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Missouri

Medical Professional Liability Insurance Report

Statistics Section

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DIFP

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Other Publications

Available from the Missouri Department of Insurance, Financial Institutions & Professional Registration

The following reports are also available:

- *Missouri Market Share Report*
- *Missouri Real Estate Malpractice (Closed Claim Report)*
- *Missouri Legal Malpractice (Closed Claim Report)*
- *Missouri Products Liability (Closed Claim Report)*
- *Missouri Medical Malpractice Insurance Report*
- *Missouri Health Maintenance Organization Report*
- *Missouri Life, Accident & Health Supplement Report*
- *Missouri Property and Casualty Supplement Report*
- *Missouri Commercial Liability Report*
- *Missouri Mortgage Guaranty Report*
- *Missouri Uninsured Automobile Report*

Databases: *for data requests, contact the Statistics Section at 573-751-3163. Some data are available for a fee.*

- *Medicare Supplement Experience Data*
- *Property and Casualty Supplement Data*
- *Missouri Zip Code data for homeowners/ dwelling fire, farmowners (dwelling only, mobile home, earthquake, and private passenger automobile insurance.*

Many reports, including this complaint report, are available at no cost on the DIFP website, at <http://insurance.mo.gov/reports/> For paper copies, inquire with the Statistics Section at the above number.

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Executive Summary

Data Sources

This report is based upon data provided by insurers and self-insured hospitals to the Missouri Department of Insurance, Financial Institutions and Professional Registration (DIFP). These data include open and closed claims that insurance companies and self-insured hospitals are required to report under Section 383.105 RSMo. The DIFP makes every possible effort to make sure these data are accurate and complete. However, the accuracy of this report depends largely upon the accuracy of the data filed by insurers and self-insured hospitals.

Additional information is derived from the Missouri “supplement to the annual statement” (see <http://insurance.mo.gov/reports/suppdata>). These data contain information about market segment, volume of business, market share, losses and expenses.

Format of Report

Historically, the DIFP data consisted of one record for each claim. In many instances, a single injury will produce multiple defendants. In addition, a single defendant may have multiple insurance coverages implicated in a single claim (for example, basic and excess policies), and each coverage counted as a single claim. Until recently, all data, such as average awards and the number of claims, were presented solely on a *per claim* basis, since the data did not possess a unique identifier to link claims associated with a single injury or claimant. Recently, the DIFP developed methods to link associated claims for each defendant and each claimant.

The scenario in the following table illustrates how a single legal action spawns 6 claims, even though there are only three defendants. As aggregation on a *per claimant* and a *per defendant* basis is much more meaningful than the traditional *per claim* aggregation, the latter has been dropped from the report. Individuals interested in the traditional claim counts should contact the department.

Comparison of Claimant, Defendant and Claim					
Claimant	Count	Defendants	Count	Claims	Count
An individual brings a claim against a physician, a radiologist, and a hospital, all of whom are alleged to have contributed to a given injury or related injuries	1	Physician	1	Physician's primary carrier reports a claim	1
				Physician's excess carrier reports a claim	1
		Radiologist	1	Original claim against a radiologist is closed due to inactivity	1
				The claim against the radiologist is subsequently reopened due to the filing of a lawsuit	1
		Hospital	1	Hospital reports a claim against its self-insured funds	1
				Hospital's excess carrier reports a claim	1
Total	1		3		6

Highlights

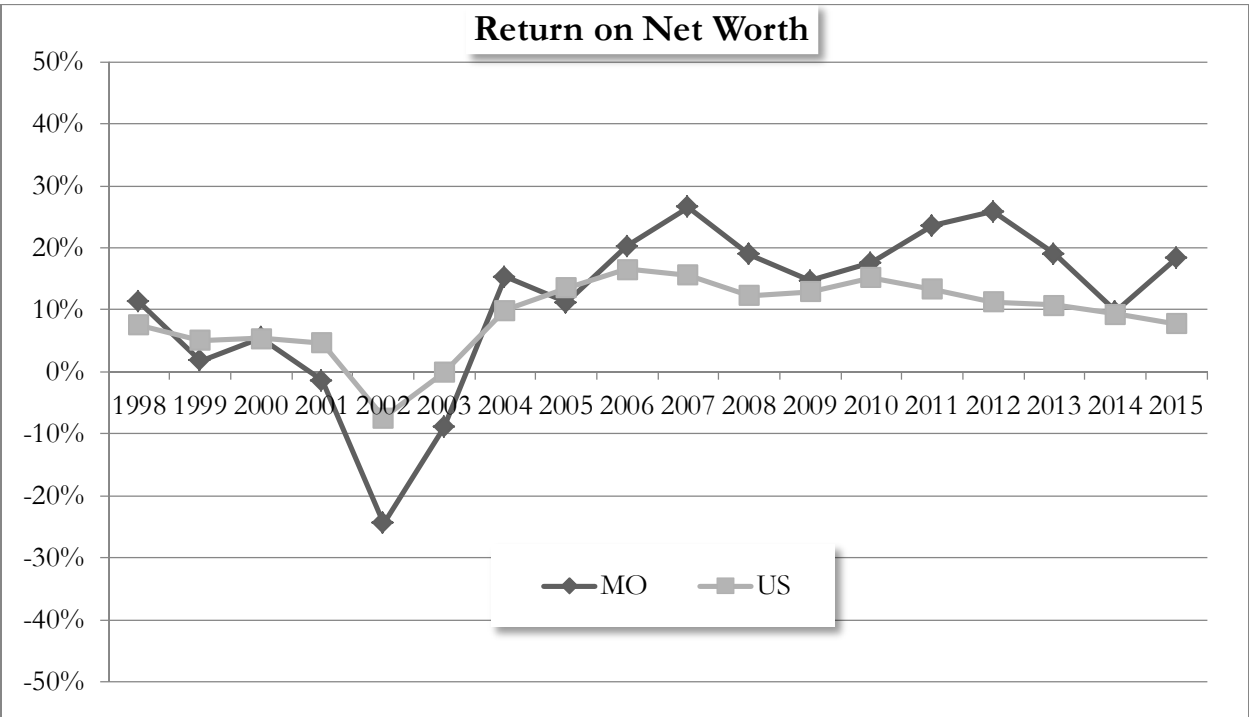
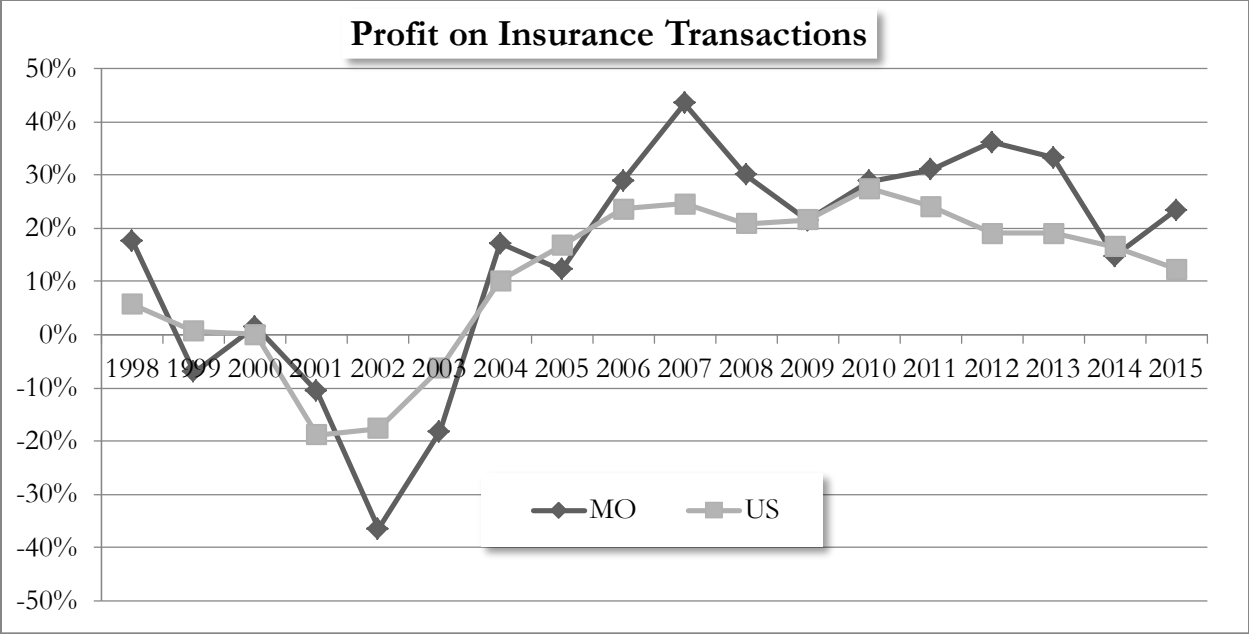
Data for physicians and surgeons, hospitals and other medical care providers are summarized in this report. The category of “other medical care providers” includes, but is not limited to, dentists, nurses, nursing homes, chiropractors, pharmacies, optometrists, podiatrists/chiropractists, clinics, and corporations.

Among the findings of the report are:

■ **Profitability** Medical professional liability insurers in Missouri returned a profit for a twelfth consecutive year, following depressed returns for the period of 1999-2003. Claims incurred plus loss adjustment and administrative costs amounted to 75.9 percent of earned premium in 2015. These costs had exceeded 100 percent of premium during seven of the eight years preceding 2004 (see page 6).

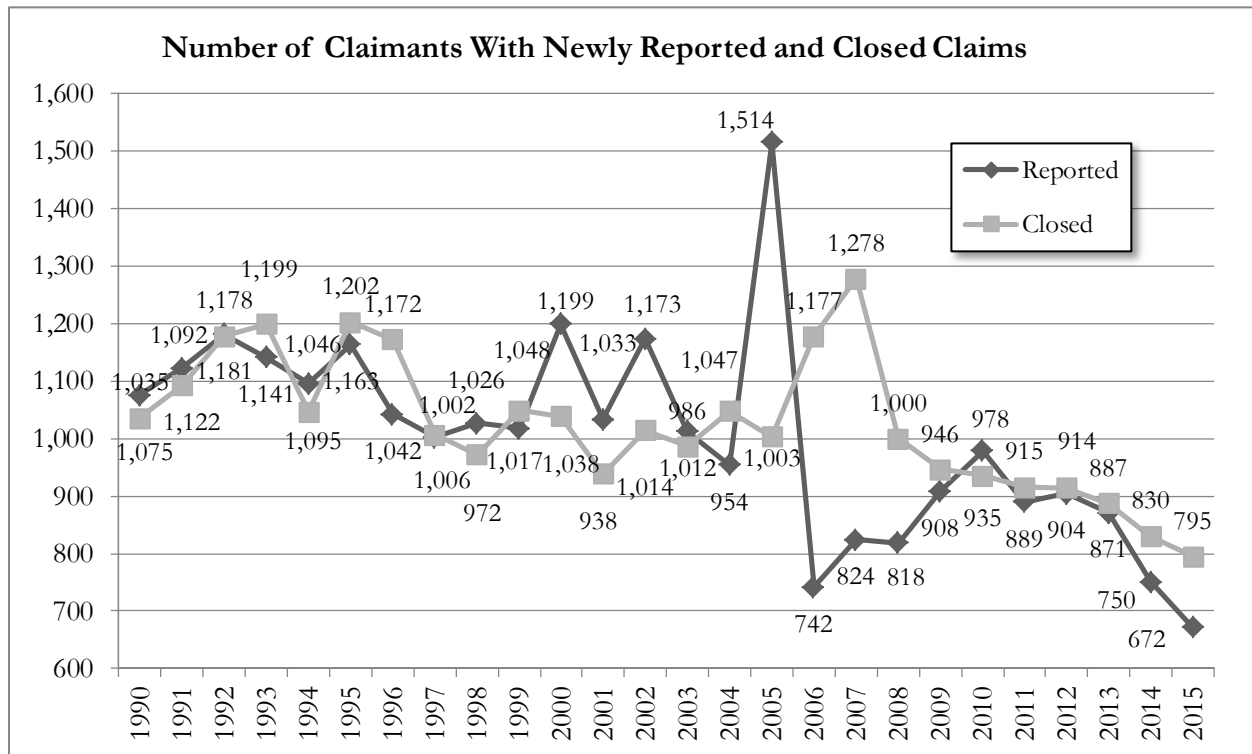
Overall profitability for a line of insurance may be assessed by adjusting Missouri underwriting results to account for expenses and revenues that are not state or line specific, such as investment returns, various unallocated costs, and federal taxes. Estimates produced by DIFP, using the NAIC profitability formula, indicate a profit rate nearly doubled from 9.7 to 18.3 percent of net worth between 2014 and 2015 (pages 6-7).

Incurred claims declined from \$206 million to \$38.5 million between 2004 and 2008, but increased somewhat in subsequent years. In 2015, insurers incurred \$27 million in claims, which amounted to 18.5% of premium. Defense and adjustment expenses related to settling claims, the largest expense component for medical professional liability insurance aside from claim payments, represent an additional 25 percent of premium (page 6).



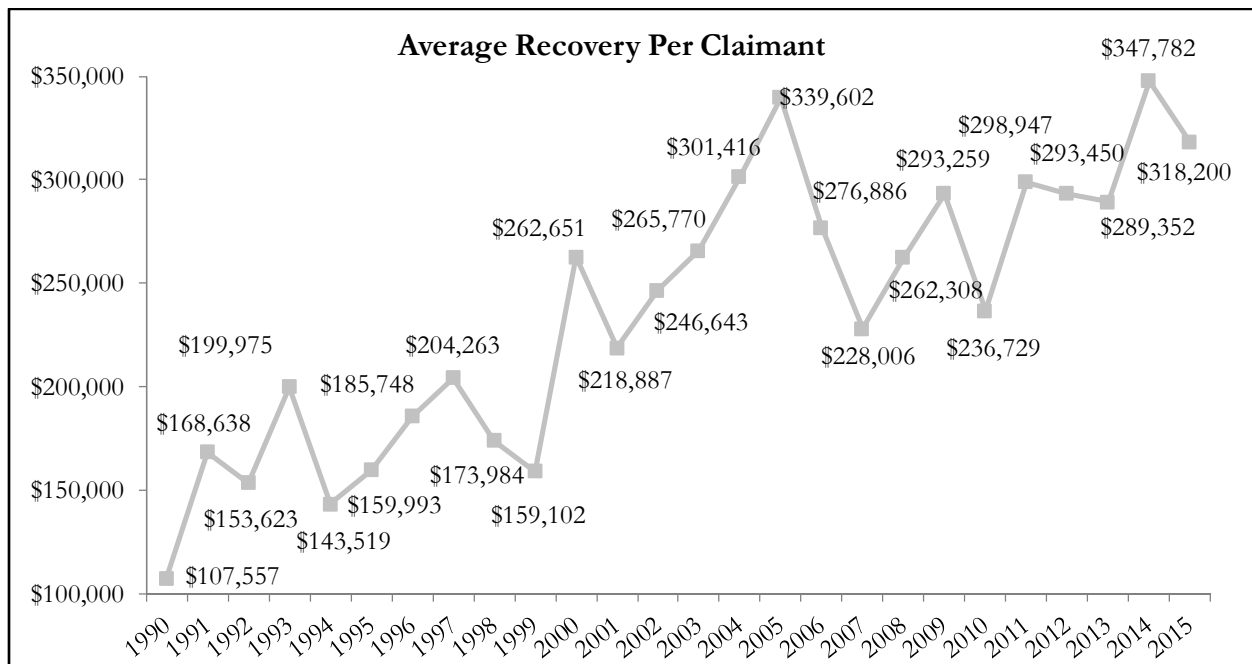
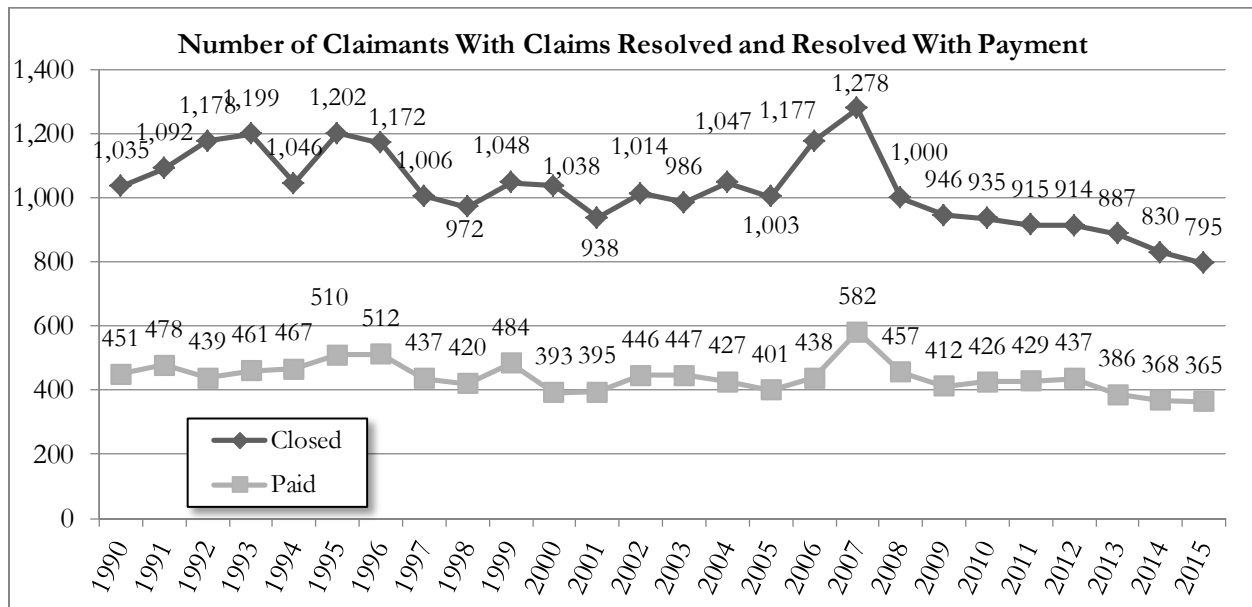
New Incidents Reported and Claims Closed

■ **After new claims spiked sharply in 2005, newly-opened claims declined substantially in subsequent years.** Aside from the anomalous 2005 spike in new claims (a direct result of legal changes implemented in that year), the number of claims reported has declined substantially in recent years, and by 2015 stood at 672.



■ **After a significant increase in 2007, the number of claimants receiving a recovery subsequently declined. The average award per claimant stood at \$318,200 in 2015.**

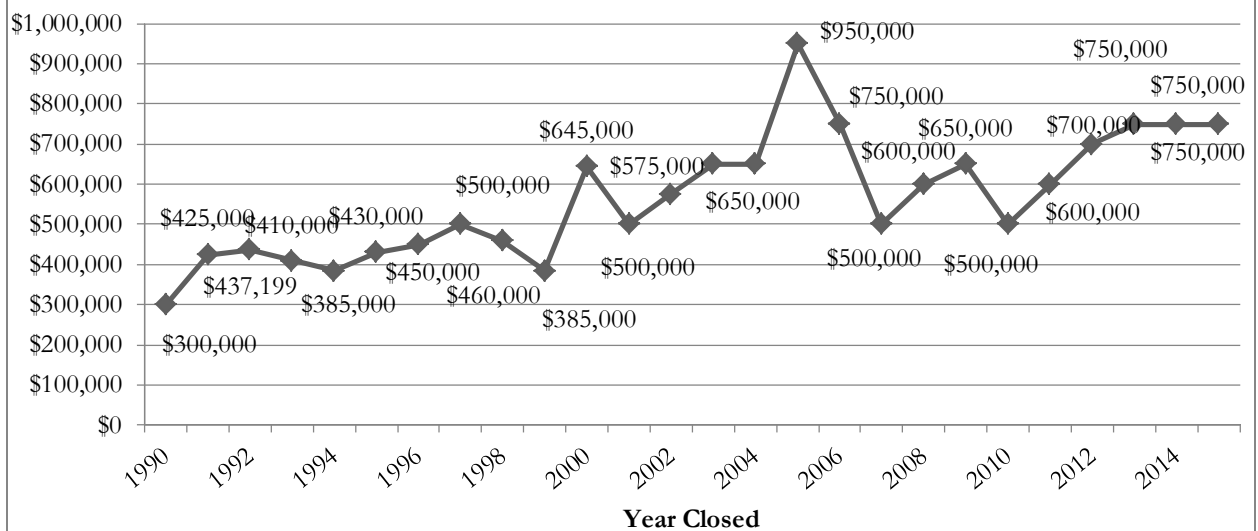
The median amount received by each claimant has remained at \$100,000 between 2005 and 2014, though it increased to \$140,000 in 2015. Recoveries at the 90th and 99th percentiles have not exhibited any clear trends in recent years, though they have fallen for the prior two years.

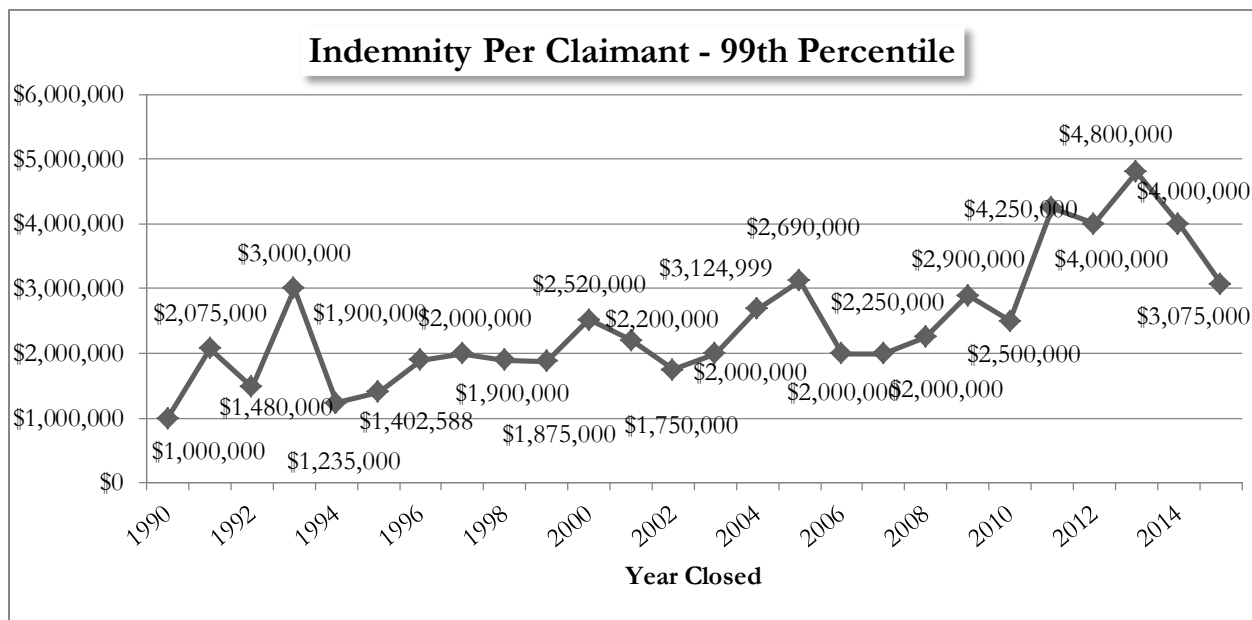


Median Indemnity Per Claimant

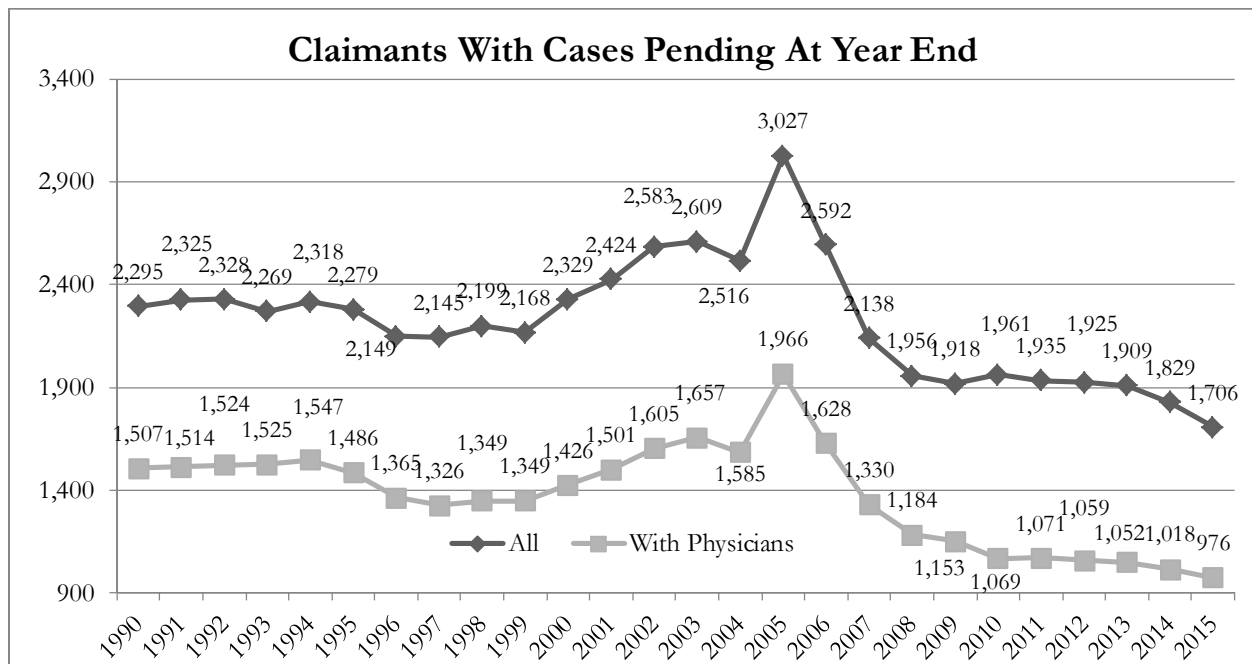


Indemnity Per Claimant - 90th Percentile





■ The number of claimants with pending actions at the end of a year has declined substantially since 2005, reaching historic lows.



Factors Impacting the Price of Medical Professional Liability Insurance

Many factors affect the cost of claims. Until recently, average payments have tended to rise significantly more rapidly than the overall rate of inflation. This report does not undertake a comprehensive, rigorous analysis of various cost factors. Past reports have highlighted inflationary pressures on claim costs. The economic component of indemnity payments consists primarily of lost wages and incurred medical costs, both of which have tended to increase more rapidly than the general rate of inflation.

No conclusions are presented in this report about possible future trends. Given the large annual fluctuations in average payments, several years of data are necessary to make credible future projections. Even with a sufficient time series, analyses are difficult when costs are impacted by moving and contrary forces. The difficulty is augmented by the significant changes that have occurred in Missouri's tort environment, such that prior trends may no longer be operative, and possible emerging new trends are too recent to provide a credible basis for projections. For example, several significant changes occurred with respect to the tort environment over the last decade. Prior to 2002, a single inflation-adjusted cap limited the amount each plaintiff could recover for non-economic damages in a medical liability action. In January of 2002, the Missouri Court of Appeals, Eastern District, ruled that the cap could be "stacked" across defendants (*Scott vs. SSM Healthcare*). In 2005, the legislature lowered the cap to a non-inflation-adjusted amount of \$350,000, and applied it to all defendants party to a single liability action. More recently, the Missouri Supreme Court ruled that the cap on non-economic damages was an unconstitutional infringement on the right to a jury trial (*Watts vs. Cox*).

Nature and Substance of Allegations and Health Outcomes

Allegation and health outcome data are derived from the narrative of events alleged to have caused an injury that are submitted with each claim form. Narratives are coded according to taxonomies developed by the DIFP. Every effort was made to code each occurrence according to the most proximate cause of the alleged medical injury, rather than the actions of defendants whose involvement was less central. For example, if an individual received an unintentional cut during surgery, which subsequently led to an undiagnosed infection, the case would be coded as “cut, puncture or tear during surgery.” To date, the DIFP has coded over 13,000 medical professional liability actions extending back to 2002.

Following the categories of the National Practitioner Data Bank (NPDB), allegations are grouped into the following eight categories:

Allegations by Category 2002-2015		
Category of Alleged Medical Error	Occurrences	Paid Occurrences
Surgery	31.5%	30.4%
Diagnosis	17.9%	18.3%
Treatment (non-surgical)	17.8%	17.8%
Patient Safety / Ethical Lapses	14.4%	14.4%
Medication Related	8.9%	8.8%
Pregnancy & Childbirth	6.1%	6.6%
Anesthesia	1.9%	1.7%
IV & Blood Products	1.5%	1.9%

Across all categories, just a few general types of allegations accounted for more than 85 percent of cases. Interestingly, injuries unrelated to medical treatment were among the largest sources of claims, with over 1,400 claimants seeking compensation for falls on hospital grounds, assaults from medical staff or other patients, injuries during transport, among other causes. Over the period 2002-2015, insurers paid out \$109 million as a result of such claims. Pregnancy and birth-related claims accounted for 6 percent of all claims, but nearly 16 percent of total claim payments. Injuries sustained during surgery or non-surgical treatment account for a high volume of cases. Among this class of injuries, the most common was *unintentional cut or tear* during the procedure (1,291 cases). Additional types of injuries of this class include cardiovascular side-effects, such as heart attack, stroke, or embolism; or respiratory side-effect (591 cases), and an assortment of other types of less-defined injuries (534, classed as “Other injury during or as a result of procedure”).

This category excludes other specific types of injuries, such as retained surgical materials (299 cases), and surgeries or other procedures performed on the wrong patient or the wrong body part (131 cases). Claims involving misdiagnoses and other diagnostic issues (excluding injuries incurred during a diagnostic test) accounted for 2,301 cases and \$445 million in payments.

The following tables include only the broadest classifications of alleged medical errors. Much more detailed tables are included in the body of the report.

Allegations Medical Professional Liability Closed Claims, 2002-2015				
Allegation Type	Claimants	Claimants Receiving Payment	Average Payment	Average Injury Severity (1-9 Scale)
Diagnostic Errors	2,301	1,075	\$413,565	6.5
Patient safety (falls, facility elopement, etc.)	1,424	819	\$133,724	4.9
Cut, puncture or tear during procedure	1,291	656	\$261,489	4.9
Post-treatment infection	1,015	419	\$274,959	5.6
Pregnancy & Childbirth	789	389	\$739,007	6.5
Inefficacious treatment	703	252	\$226,562	4.8
Allergic or other adverse reaction to correct medication	649	173	\$218,500	5.1
Medication Error (wrong medicine or dose)	619	443	\$198,949	4.6
Cardiovascular / respiratory complication of treatment	591	290	\$524,818	7.2
Improper use of equipment / equipment failure	538	237	\$229,633	4.8
Other physical trauma from treatment	534	204	\$298,509	4.5
Denial of care / patient abandonment*	405	44	\$276,442	3.6
Foreign body retained	299	174	\$116,864	3.8
Ethical / legal misconduct	255	96	\$77,767	1.3
Non-administration of necessary care	196	87	\$312,783	6.3
Informed consent / unnecessary procedure	188	60	\$265,679	4.3
Problem with surgical site	143	56	\$442,238	4.8
Wrong patient / body part	131	94	\$226,103	4.4
Communication failure	58	15	\$263,500	5.9
Delay in treatment	56	23	\$480,218	6.3
Inappropriate handling of biological material	50	42	\$162,749	5.4
All Other/ Unknown	1,037	335	\$246,889	4.9

*Many of these cases arise from the incarcerated population, and involve allegations of civil rights violations and deliberate denial of necessary medical care.

**Allegations
Medical Professional Liability Closed Claims, 2002-2015**

Allegation Type	Total Paid	% of Claimants	% of Claimants Receiving Payment	% of Total Payments
Diagnostic Errors	\$444,581,867	17.3%	18.0%	24.5%
Patient safety (falls, facility elopement, etc.)	\$109,520,099	10.7%	13.7%	6.0%
Cut, puncture or tear during procedure	\$171,536,743	9.7%	11.0%	9.5%
Post-treatment infection	\$115,207,757	7.6%	7.0%	6.4%
Pregnancy & Childbirth	\$287,473,686	5.9%	6.5%	15.9%
Inefficacious treatment	\$57,093,503	5.3%	4.2%	3.1%
Allergic or other adverse reaction to correct medication	\$37,800,574	4.9%	2.9%	2.1%
Medication Error (wrong medicine or dose)	\$88,134,296	4.7%	7.4%	4.9%
Cardiovascular / respiratory complication of treatment	\$152,197,282	4.5%	4.8%	8.4%
Improper use of equipment / equipment failure	\$54,423,133	4.1%	4.0%	3.0%
Other physical trauma from treatment	\$60,895,932	4.0%	3.4%	3.4%
Denial of care / patient abandonment	\$12,163,449	3.1%	0.7%	0.7%
Foreign body retained	\$20,334,334	2.3%	2.9%	1.1%
Ethical / legal misconduct	\$7,465,644	1.9%	1.6%	0.4%
Non-administration of necessary care	\$27,212,125	1.5%	1.5%	1.5%
Informed consent / unnecessary procedure	\$15,940,764	1.4%	1.0%	0.9%
Problem with surgical site	\$24,765,353	1.1%	0.9%	1.4%
Wrong patient / body part	\$21,253,712	1.0%	1.6%	1.2%
Communication failure	\$3,952,500	0.4%	0.3%	0.2%
Delay in treatment	\$11,045,021	0.4%	0.4%	0.6%
Inappropriate handling of biological material	\$6,835,463	0.4%	0.7%	0.4%
All Other/ Unknown	\$82,707,743	7.8%	5.6%	4.6%

Among all diagnostic-related cases (most of which involve misdiagnoses), most involved cancers of various forms (514 cases), of which the most common was breast cancer (122 cases). This category was followed by heart conditions (216 cases), digestive disorders (173 cases), fractures (169 cases), and strokes (140 cases) comprising the top 5. Diagnosing a healthy patient with a condition was the 7th most common diagnostic error, with 71 cases during the period.

Diagnostic-Related Claims, 2002-2015 By Medical Condition					
Infectious / Non-infectious Condition Indicator	Medical Condition	Claimants	Claimants Receiving Payment	Average Payment	Average Injury Severity (1-9 Scale)
NI	All Cancers	514	235	\$401,758	7.2
NI	Heart Condition	216	116	\$427,809	7.9
NI	Digestive disorders	173	86	\$413,009	5.9
NI	Trauma - fracture	169	52	\$119,337	3.8
NI	Stroke	140	65	\$555,317	6.6
NI	Embolism/ thrombosis	89	50	\$373,578	7.4
NI	Healthy patient misdiagnosed	71	29	\$128,855	8.1
NI	Hematoma / aneurysm	56	33	\$469,762	8.0
NI	Trauma - injury to internal organs	55	30	\$384,083	7.1
I	Respiratory infections	48	23	\$266,457	6.9
NI	Spine / spinal cord disorder	48	17	\$589,490	5.8
NI	Unknown or benign neoplasms	47	23	\$401,330	5.4
I	Meningitis, encephalitis, and related	42	27	\$1,020,107	7.8
NI	Trauma – spine	40	15	\$1,202,456	5.8
NI	Trauma - injury to tendons or muscle	35	8	\$82,291	3.8
NI	Diseases of the genitourinary system	28	14	\$363,036	6.4
I	Digestive disorders	25	8	\$62,688	4.9
NI	Diseases of the reproductive system	25	12	\$232,604	5.2
NI	Nutritional and metabolic disorders	24	15	\$486,622	7.6
NI	Musculoskeletal disorder-excluding spine	21	6	\$615,000	4.2
NI	Visual condition	18	11	\$550,554	6.1
I	Musculoskeletal disorder-excluding spine	15	10	\$806,500	5.6
NI	Blood and immune disorders	15	9	\$599,352	6.9
I	Spine / spinal cord disorder	12	5	\$1,013,667	6.7
I	Septic condition	12	9	\$542,722	7.4
Top 25		2,103	973	\$415,633	6.5
All Diagnostic		2,301	1,075	\$413,565	6.5

Additional tables display data on the most common initial conditions ultimately leading to a claim.

Patient Outcomes

The final tables in Section VIII display data on health outcomes attributable to an alleged error. As would be expected, the most severe injuries are associated with the highest payouts. The following table includes all outcomes for which the average indemnity amount exceeded \$500,000. Almost all injuries in this category entail significant life-long impairment, such as significant neurological or spinal injury, loss of limb or organ function, or vision or hearing.

Medical Outcomes, 2002-2015				
Outcome	No. of Claimants	Claimants Receiving Payment	Average Payment	Average Injury Severity (1-9 Scale)
Quadriplegia	42	30	\$1,898,397	8.0
Cerebral palsy	55	40	\$1,708,946	7.7
Progression - encephalitis	1	1	\$1,275,000	7.0
Paraplegia	105	65	\$1,181,482	7.0
Cognitive or neurological deficit	517	266	\$1,098,550	6.3
Loss of hearing	2	2	\$1,037,500	6.0
Injury from meningitis	11	7	\$1,025,429	6.1
Wrong site surgery	1	1	\$1,000,000	5.0
Coma	10	5	\$930,000	5.7
Loss of vision	43	24	\$854,818	6.7
Hemiplegia	20	10	\$840,000	6.8
Contraction of meningitis	12	2	\$840,000	4.9
Loss of organ	27	17	\$725,993	6.6
Stroke	105	54	\$683,714	6.2
Cauda equine syndrome	15	10	\$588,252	6.0
Amputation of hands/feet	32	12	\$575,976	5.8
Amputation of two or more limbs	12	7	\$559,769	7.1
Contraction of sepsis	47	24	\$540,300	4.5
Amputation of one limb	141	77	\$517,632	6.1

Generally, average indemnity closely follows the severity of injury attributable to an alleged medical error. However, in interpreting average payments by injury severity, readers should recognize that cases departing from this pattern may be explicable by other factors. For example, economic damages, or compensation for monetary losses such as additional medical costs and lost wages, can vary considerably across cases that readers may believe are otherwise comparable. Non-debilitating cases, such as accidental sterilization or cosmetic issues, may entail little or no lost wages or additional medical expense. In these instances, economic damages would be minimal. Indemnity payments would primarily consist of compensation for non-economic injury (pain and suffering,

diminished quality of life, loss of consortium, etc.). On the other hand, awards for cases involving minimal physical injury can be substantially higher than might be expected. For example, a healthy person misdiagnosed with a terminal cancer would likely be traumatized, perhaps to the point of making life-altering decisions. Even though no *physical* injury has occurred (this case would be coded “1,” or the least severe category on the nine-point injury severity scale), both economic and non-economic damages could be considerable.

Lastly, it is worth emphasizing that the allegation codes represent a claimant’s version of events (as relayed to DIFP by an insurer). In some instances, events can be readily verified by an insurer. For example, concrete outcomes such as retained surgical material or operations on the wrong patient can be known with a high degree of certainty by all parties. However, fundamental facts of a case may be in dispute in many instances. Whether a patient contracted an infection while under care, or whether it was a pre-existing condition, may not be known with certainty by any of the parties involved in a dispute. Readers should exercise a degree of critical judgment when interpreting the data displayed in the allegation tables.

Concepts and Definitions

Every attempt was made to make this report accessible to a broad readership. As such, technical terminology has been avoided where possible. However, readers should familiarize themselves with a few basic insurance terms.

Premium Written vs. Premium Earned

Premium Written: The cost of coverage for the full policy term, reported as of December 31st of the year in which a policy is issued, regardless of whether the policy term extends to future years. Written premium for a year includes premium adjustments, such as cancellations and changes in coverage, during the year for policies issued in the prior year.

Premium Earned: The dollar amount associated with the portion of the policy term that has elapsed by year-end.

The difference between written and earned premium can be better illustrated by example. Assume a one-year policy is issued on July 1, 2006, at a cost of \$1,000. At the end of the calendar year, the insurer will report \$1,000 of **written** premium on their financial annual statement. However, only half of the policy term will have elapsed at year-end. As such, only \$500, or one-half of the written premium amount, will be reported as **earned** premium. Earned premium is thus the amount of premium corresponding to the coverage actually offered during the year, since at year-end, half of the policy term will provide coverage in the future. For this reason, **earned premium** is the appropriate figure to use for assessing the performance of policy. For example, losses incurred during a reporting period correspond to elapsed coverage, and (obviously) not to coverage that will be extended at some future date.

Paid Losses vs. Incurred Losses

Paid Losses: The amount of claims payments distributed during the year. In many instances, especially for “long tailed” lines such as medical professional liability, paid losses may correspond to claims that were first opened perhaps many years prior to the date of payment. They may also represent payments on structured settlements for claims closed in prior years.

Incurred Losses: Paid losses plus the change in loss reserves for the year. Reserves are insurers’ expectations about how much will eventually be paid out on pending claims. Incurred losses include estimates of losses that have been incurred but not yet reported to the insurer (called “incurred but not reported,” or IBNR). Lastly, incurred loss amounts may reflect adjustments to estimates from prior years, since the true cost of a claim will become clearer as time passes.

The amount of **incurred losses** is the measure of underwriting performance in a given year, since paid losses typically represent losses incurred in prior years. However, it is important to stress

that **incurred losses** are *estimates*. The actual amount of total losses incurred during a year won't be known with certainty until many years in the future, when all pending claims are closed.

Components of Profitability

Loss Ratio: The ratio of incurred losses to earned premium.

Loss adjustment expenses: Defense and cost containment expenses plus adjusting and other expenses. Loss adjustment costs are the most significant expense component for medical liability insurance, and in some years exceeds even the amount of indemnity going to claimants.

Other Expenses: Other expenses consist of sales costs, general business expenses, taxes and fees, and dividends.

Other Revenue and Expenses: This category includes revenue streams other than premium, losses and expenses, such as investment returns, taxes, and fees. Medical professional liability insurance is a "long tailed" line, meaning that premiums are collected perhaps many years before claims payments will be made. This time lag creates opportunities for significant investment gains, which in turn can partially offset the cost of coverage. Investment returns are thus a significant component of revenue for insurers.

Profitability: Insurers are required to annually file a financial statement. This statement contains a "state page," on which is reported claim costs and expenses directly tied to the operations in each state. However, some expenses and revenues, such as federal taxes and investment returns, are not intrinsically tied to state operations, and are reported as national aggregates. To assess true profitability in a state, national expenses and revenues must be allocated to a state in some non-arbitrary manner. The National Association of Insurance Commissioners (NAIC) has developed a widely-accepted profitability formula that performs these allocations. The NAIC figures through 2010 are reproduced in this report. The 2011 figure was calculated by the DIFP in accordance with the NAIC formula.

Claimants with Claims Reported: The number of claimants that have initiated a claim with insurers during a year, plus prior claims that are reopened. For claimants with multiple claims, the case is considered opened only for the year the initial claim is filed.

Claimants with Cases Closed: The number of cases brought to final settlement during the course of a year. A case is considered closed during the year that the final claim is concluded.

Claimants Receiving a Payment: For closed cases, the number of claimants that received and indemnity payment.

Claimants with Pending Actions: Total number of claimants with at least one claim unresolved at year end, regardless of when the claim was first reported.

Average Indemnity: The average amount paid either to claimants (total claim indemnity / total number of claimants) or the average paid on behalf of defendants (total indemnity / total number of defendants). Average indemnity amounts exclude loss adjustment expenses, such as legal and defense fees.

Section I

Historical Trends

This section contains graphs depicting trends in professional medical liability insurance for:

- All medical providers combined
- Claims involving at least one physician & surgeon
- Claims involving at least one hospital

The tables and graphs are further categorized by:

Market Trends

- Licensed and non-admitted premium
- Analysis of carriers
- Profitability
- Historical premium and losses
- Missouri loss ratios
- Number of medical professional liability writers in Missouri

Frequency and Severity

- Number of new claims reported to insurers
- Average injury severity of new claims reported to insurers
- Number of closed claims
- Average injury severity of closed claims
- Average indemnity of closed claims
- Average loss adjustment expense of closed claims
- Claim by county of jurisdiction

Claim Disposition

- Number of months for paid claims from incident to disposition
- Number of months by injury severity from incident to disposition

Licensed and Non-Admitted Market, 2000-2014					
Year	Market Segment	Premium Written	Market Share	Premium Earned	Market Share
2001	Licensed	\$109,081,420	81.6%	\$97,022,488	81.3%
	Non-Admitted	\$24,602,498	18.4%	\$22,272,120	18.7%
	Total	\$133,683,918	100.0%	\$119,294,608	100.0%
2002	Licensed	\$171,916,338	83.9%	\$156,095,527	85.2%
	Non-Admitted	\$33,103,146	16.2%	\$27,180,935	14.8%
	Total	\$205,019,484	100.0%	\$183,276,462	100.0%
2003	Licensed	\$186,479,369	82.2%	\$169,969,626	81.6%
	Non-Admitted	\$40,481,669	17.8%	\$38,289,902	18.4%
	Total	\$226,961,038	100.0%	\$208,259,528	100.0%
2004	Licensed	\$205,581,129	83.4%	\$202,932,568	83.4%
	Non-Admitted	\$41,074,434	16.7%	\$40,460,141	16.6%
	Total	\$246,655,563	100.0%	\$243,392,709	100.0%
2005	Licensed	\$190,032,878	81.7%	\$192,374,067	82.7%
	Non-Admitted	\$42,471,266	18.3%	\$40,308,168	17.3%
	Total	\$232,504,144	100.0%	\$232,682,235	100.0%
2006	Licensed	\$189,392,764	79.4%	\$191,237,043	79.8%
	Non-Admitted	\$49,120,606	21.0%	\$48,367,524	20.2%
	Total	\$238,513,370	100.0%	\$239,604,567	100.0%
2007	Licensed	\$169,414,624	78.2%	\$173,194,677	78.2%
	Non-Admitted	\$47,184,656	21.8%	\$48,402,085	21.8%
	Total	\$216,599,280	100.0%	\$221,596,762	100.0%
2008	Licensed	\$164,271,453	79.4%	\$167,194,346	79.5%
	Non-Admitted	\$42,535,711	20.6%	\$43,249,094	20.6%
	Total	\$206,807,164	100.0%	\$210,443,440	100.0%
2009	Licensed	\$155,867,385	76.9%	\$159,184,440	78.4%
	Non-Admitted	\$46,890,108	23.1%	\$43,878,085	21.6%
	Total	\$202,757,493	100.0%	\$203,062,525	100.0%
2010	Licensed	\$145,448,052	76.2%	\$145,359,818	75.8%
	Non-Admitted	\$45,522,402	23.8%	\$46,431,961	24.2%
	Total	\$190,970,454	100.0%	\$191,791,779	100.0%
2011	Licensed	\$138,335,771	78.8%	\$142,554,798	76.6%
	Non-Admitted	\$38,175,180	21.6%	\$43,605,934	23.4%
	Total	\$176,510,951	100.0%	\$186,160,732	100.0%
2012	Licensed	\$129,221,773	80.1%	\$131,620,895	79.9%
	Non-Admitted	\$32,177,497	19.9%	\$33,151,848	20.1%
	Total	\$161,399,270	100.0%	\$164,772,743	100.0%
2013	Licensed	\$120,659,064	76.0%	\$126,106,473	74.3%
	Non-Admitted	\$38,175,180	24.0%	\$43,605,934	25.7%
	Total	\$158,834,244	100.0%	\$169,712,407	100.0%
2014	Licensed	\$118,842,690	82.3%	\$117,910,519	81.4%
	Non-Admitted	\$25,598,079	17.7%	\$27,033,167	18.7%
	Total	\$144,440,769	100.0%	\$144,943,686	100.0%
2015	Licensed	\$114,306,152	80.6%	\$116,671,496	81.3%
	Non-Admitted	\$27,473,479	19.4%	\$26,804,992	18.7%
	Total	\$141,779,631	100.0%	\$143,476,488	100.0%

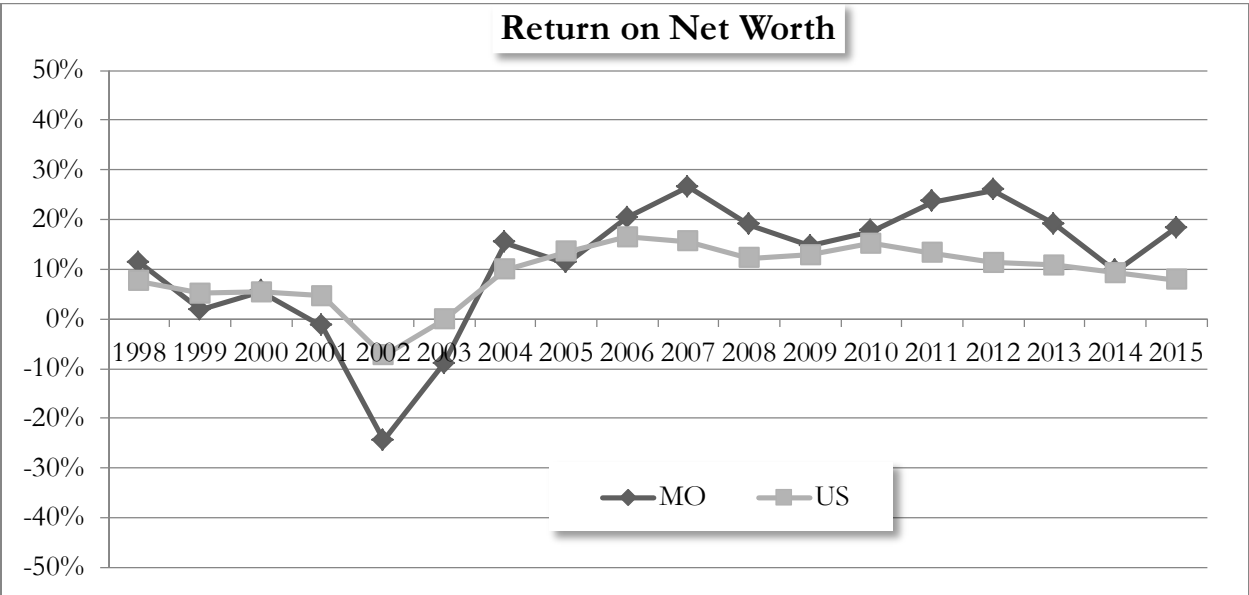
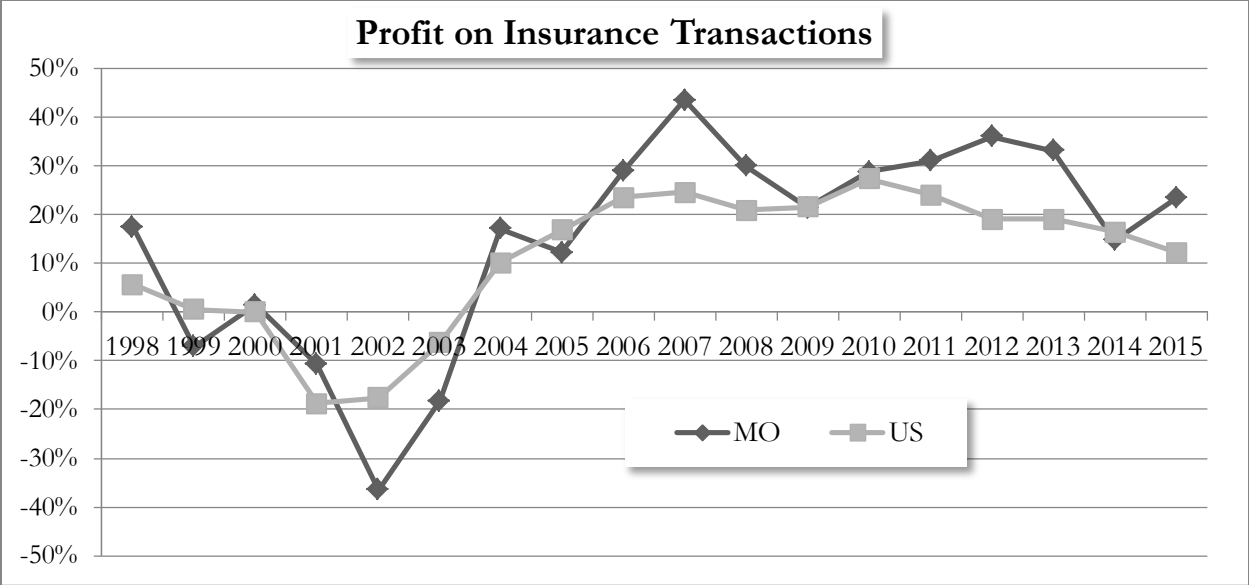
Market Share, All Companies With > 0.1% Market Share					
Admitted or Licensed Companies			Surplus Lines and Risk Retention Groups		
Company	Premium Written, 2015	Market Share	Company	Premium Written, 2015	Market Share
Missouri Hospital Plan	\$24,709,906	17.43%	Columbia Casualty Company	\$2,213,469	1.56%
Medical Protective Company	\$14,823,012	10.45%	Illinois Union Insurance Company	\$2,125,486	1.50%
Missouri Professionals Mutual	\$10,676,340	7.53%	Caring Communities, A Reciprocal RRG	\$2,044,125	1.44%
Medical Liability Alliance	\$9,790,893	6.91%	National Fire & Marine Insurance Company	\$1,673,543	1.18%
Proassurance Indemnity Company Inc	\$9,587,987	6.76%	Health Care Industry Liability Reciprocal Ins	\$1,499,309	1.06%
Norcal Mutual Insurance Company	\$9,496,575	6.70%	Ironshore Specialty Insurance Company	\$1,295,164	0.91%
Doctors Company An Interins Exchange	\$7,772,200	5.48%	Saint Lukes Health System RRG	\$1,281,158	0.90%
Missouri Doctors Mutual Insurance Co	\$3,881,131	2.74%	Lexington Insurance Company	\$1,273,317	0.90%
American Casualty Co Of Reading PA	\$2,545,148	1.80%	Ophthalmic Mutual Insurance Company	\$1,224,749	0.86%
MMIC Insurance Inc	\$2,545,141	1.80%	Endurance American Specialty Insurance Co	\$1,133,325	0.80%
Keystone Mutual Insurance Company	\$2,055,287	1.45%	National Guardian Risk Retention Group	\$1,128,824	0.80%
NCMIC Insurance Company	\$1,704,631	1.20%	Homeland Insurance Company Of New York	\$1,036,351	0.73%
Preferred Physicians Medical RRG	\$1,613,899	1.14%	Steadfast Insurance Company	\$1,017,379	0.72%
Health Care Indemnity Inc	\$1,470,621	1.04%	Evanston Insurance Company	\$963,145	0.68%
Galen Insurance Company	\$1,221,204	0.86%	Oceanus Insurance Company A RRG	\$775,129	0.55%
Kansas Medical Mutual Insurance Company	\$1,011,762	0.71%	Oms National Insurance Company, RRG	\$749,832	0.53%
Capson Physicians Insurance Company	\$957,413	0.68%	The Mutual Risk Retention Group, Inc.	\$743,064	0.52%
Ace American Insurance Company	\$928,202	0.65%	Hudson Specialty Insurance Company	\$578,699	0.41%
Physicians Insurance Mutual	\$911,005	0.64%	Orthoforum Insurance Company A RRG	\$566,802	0.40%
Liberty Insurance Underwriters Inc	\$907,600	0.64%	Admiral Insurance Company	\$566,735	0.40%
Professional Solutions Insurance Company	\$792,871	0.56%	Allied World Surplus Lines Insurance Co	\$361,566	0.26%
Fair American Insurance & Reinsurance Co	\$757,267	0.53%	Starstone Specialty Insurance Company	\$347,943	0.25%
Pharmacists Mutual Insurance Company	\$613,553	0.43%	Landmark American Insurance Company	\$297,395	0.21%
Podiatry Insurance Company Of America	\$572,146	0.40%	Kinsale Insurance Company	\$233,115	0.16%
Continental Casualty Company	\$517,317	0.36%	Capitol Specialty Insurance Corporation	\$209,812	0.15%
MPM Insurance Company Of Kansas	\$470,566	0.33%	Proassurance Specialty Insurance Company	\$208,229	0.15%
National Union Fire Ins Co Of Pitt PA	\$380,415	0.27%	General Star Indemnity Company	\$180,688	0.13%
Allied World Specialty Insurance Company	\$323,297	0.23%	Princeton Excess And Surplus Lines Insurance	\$176,934	0.12%
Cincinnati Insurance Company The	\$267,234	0.19%	Arch Specialty Insurance Company	\$174,345	0.12%
			Allied Professionals Insurance Company	\$173,841	0.12%

Market Share – Physicians & Surgeons Coverage (Companies with greater than 0.1% market share)		
Company	Premium Written, 2015	Market Share
Missouri Professionals Mutual-Physicians Prof.	\$13,393,936	17.0%
Medical Protective Company	\$10,704,752	13.5%
Proassurance Indemnity Company Inc	\$10,076,113	12.8%
Medical Liability Alliance	\$9,473,961	12.0%
Doctors Company An Interins Exchange	\$8,308,764	10.5%
Medicus Insurance Company	\$6,060,609	7.7%
Missouri Doctors Mutual Insurance Company	\$3,731,960	4.7%
Norcal Mutual Insurance Company	\$3,294,720	4.2%
MMIC Insurance Inc	\$2,685,091	3.4%
Keystone Mutual Insurance Company	\$1,745,058	2.2%
Preferred Physicians Medical Risk Retention G	\$1,445,915	1.8%
Galen Insurance Company	\$1,320,743	1.7%
Capson Physicians Insurance Company	\$1,296,126	1.6%
Physicians Insurance Mutual	\$886,953	1.1%
Kansas Medical Mutual Insurance Company	\$793,985	1.0%
Liberty Insurance Underwriters Inc	\$789,849	1.0%
Fair American Insurance And Reinsurance Compa	\$771,331	1.0%
MPM Insurance Company Of Kansas	\$708,208	0.9%
Professional Solutions Insurance Company	\$602,252	0.8%
National Union Fire Insurance Company Of Pitt	\$359,954	0.5%
Allied World Specialty Insurance Company	\$312,225	0.4%
Atlantic Specialty Insurance Company	\$100,182	0.1%

Medical Professional Liability Profitability in Missouri, 1993-2015
All Writers, Including Excess and Surplus Lines Companies

Year	Premium Earned	Direct Losses Incurred	Defense and Cost Containment Expenses	Other Expenses	Claims + Expenses	Profit on Insurance Transactions	Return on Net Worth
1993	\$115,261,205	54.6%	18.0%	17.2%	89.8%	28.1%	20.3%
1994	\$125,358,976	54.7%	25.6%	18.2%	98.5%	15.4%	12.9%
1995	\$128,910,099	50.9%	30.7%	18.0%	99.6%	16.0%	13.0%
1996	\$130,187,481	92.4%	35.6%	18.1%	146.4%	-11.9%	-1.5%
1997	\$114,373,044	48.4%	16.8%	18.9%	84.1%	30.9%	17.1%
1998	\$102,963,001	59.6%	25.2%	21.6%	106.4%	17.5%	11.3%
1999	\$106,235,829	72.5%	39.3%	23.1%	134.9%	-7.0%	1.8%
2000	\$108,481,154	69.4%	36.6%	22.2%	128.2%	1.5%	5.5%
2001	\$119,299,710	85.9%	30.6%	22.7%	139.2%	-10.7%	-1.4%
2002	\$183,287,756	112.2%	35.5%	19.8%	167.5%	-36.5%	-24.4%
2003	\$208,731,981	89.9%	38.6%	15.7%	144.2%	-18.2%	-9.0%
2004	\$243,395,277	52.0%	24.5%	13.8%	90.3%	17.1%	15.3%
2005	\$232,681,166	49.3%	34.9%	15.7%	99.9%	12.2%	11.2%
2006	\$240,333,213	30.3%	26.6%	18.6%	75.5%	28.9%	20.3%
2007	\$221,616,727	12.9%	17.5%	22.0%	52.4%	43.5%	26.5%
2008	\$210,448,610	18.3%	18.7%	24.5%	61.5%	30.0%	18.9%
2009	\$202,870,012	33.4%	17.9%	25.7%	77.0%	21.5%	14.7%
2010	\$191,884,450	27.3%	14.6%	28.5%	70.4%	28.8%	17.6%
2011	\$186,318,640	21.8%	16.8%	27.8%	66.4%	26.2%	25.1%
2012	\$164,784,580	13.0%	19.9%	28.6%	61.5%	36.1%	25.9%
2013	\$157,541,853	22.5%	11.7%	28.6%	62.8%	33.2%	19.0%
2014	\$145,215,577	31.9%	27.0%	30.8%	89.6%	15.1%	12.4%
2015	\$143,482,089	18.5%	25.0%	32.4%	75.9%	23.4%	18.3%

*Source: Data years 1998 – 2014 are from the NAIC, *Profitability by Line by State*. Data year 2015 produced by the DIFP, estimates based on the NAIC profitability formula.



**Licensed Market
Medical Professional Liability
Data from the Financial Annual Statement**

Year	Premium Written	Losses Paid	Premium Earned	Losses Incurred	Defense & Cost Containment Expenses Incurred	Dividends	Commission & Brokerage Expense	Taxes & Fees
1998	\$81,825,564	\$70,662,769	\$88,726,009	\$48,377,778	\$19,040,801	\$1,295,442	\$5,388,405	\$2,007,299
1999	\$94,908,930	\$64,440,159	\$93,676,070	\$68,353,075	\$34,866,139	\$1,751,359	\$6,930,847	\$1,951,921
2000	\$92,838,702	\$63,822,268	\$91,969,349	\$65,056,683	\$29,395,964	\$1,765,029	\$6,036,540	\$2,232,929
2001	\$109,081,420	\$76,730,820	\$97,027,591	\$79,038,068	\$25,505,859	\$2,032,104	\$9,442,445	\$2,583,310
2002	\$171,916,338	\$108,669,530	\$156,106,363	\$167,928,367	\$43,358,216	\$2,026,706	\$13,265,133	\$4,307,119
2003	\$186,479,369	\$83,749,882	\$169,970,364	\$164,309,442	\$63,162,582	\$125,396	\$10,516,274	\$2,937,402
2004	\$205,581,129	\$110,138,156	\$202,933,058	\$100,898,891	\$45,574,802	\$115,005	\$12,195,515	\$2,748,213
2004	\$205,581,129	\$110,138,156	\$202,933,058	\$100,898,891	\$45,574,802	\$115,005	\$12,195,515	\$2,748,213
2006	\$189,392,764	\$71,311,677	\$191,945,067	\$64,755,502	\$54,460,185	\$6,917,834	\$12,008,414	\$2,300,687
2007	\$169,414,624	\$79,077,894	\$173,191,830	\$21,078,129	\$30,589,894	\$9,919,356	\$12,054,024	\$1,745,597
2008	\$164,271,453	\$52,799,665	\$167,197,841	\$26,633,904	\$30,723,882	\$12,650,632	\$11,734,877	\$1,954,845
2009	\$155,867,385	\$76,864,434	\$159,189,836	\$47,022,583	\$23,444,743	\$12,713,160	\$11,147,292	\$1,966,249
2010	\$145,448,052	\$44,688,166	\$145,360,026	\$44,309,036	\$17,175,262	\$17,876,034	\$10,177,819	\$1,537,348
2011	\$138,335,771	\$54,208,628	\$142,561,035	\$30,166,874	\$20,619,085	\$12,465,594	\$10,755,805	\$1,254,529
2012	\$129,221,773	\$39,892,506	\$131,629,362	\$12,976,307	\$24,519,084	\$12,141,309	\$9,898,117	\$1,576,914
2013	\$120,659,064	\$45,354,474	\$126,114,168	\$28,725,216	\$11,828,893	\$11,445,600	\$9,342,925	\$1,319,381
2014	\$118,842,690	\$51,180,712	\$117,930,969	\$33,554,372	\$25,692,833	\$12,526,211	\$8,651,706	\$1,820,539
2015	\$114,306,152	\$47,836,377	\$116,671,496	\$23,056,528	\$27,145,084	\$12,798,511	\$8,844,017	\$1,880,467

License Market Medical Professional Liability Data form the Financial Annual Statement					
	% or Written Premium	% of Earned Premium			
Year	Direct Losses Paid	Direct Losses Incurred	Defense & Cost Containment Expenses	Other Underwriting Expenses	Underwriting Results
1998	86.4%	54.5%	21.5%	9.8%	85.8%
1999	67.9%	73.0%	37.2%	11.4%	121.5%
2000	68.7%	70.7%	32.0%	10.9%	113.6%
2001	70.3%	81.5%	26.3%	14.5%	122.2%
2002	63.2%	107.6%	27.8%	12.6%	147.9%
2003	44.9%	96.7%	37.2%	8.0%	141.8%
2004	53.6%	49.7%	22.5%	7.4%	79.6%
2005	40.8%	46.0%	34.9%	7.8%	88.7%
2006	37.7%	33.7%	28.4%	11.1%	73.2%
2007	46.7%	12.2%	17.7%	13.7%	43.5%
2008	32.1%	15.9%	18.4%	15.8%	50.1%
2009	49.3%	29.5%	14.7%	16.2%	60.5%
2010	30.7%	30.5%	11.8%	20.4%	62.7%
2011	39.2%	21.2%	14.5%	17.2%	52.8%
2012	30.9%	9.9%	18.6%	17.9%	46.4%
2013	37.6%	22.8%	9.4%	17.5%	49.7%
2014	43.1%	28.5%	21.8%	19.5%	69.7%
2015	41.8%	19.8%	23.3%	20.2%	63.2%

**Surplus Lines Market
Medical Professional Liability
Data form the Financial Annual Statement**

Year	Premium Written	Losses Paid	Premium Earned	Losses Incurred	Defense & Cost Containment Expenses Incurred	Dividends	Commission & Brokerage Expense	Taxes & Fees
1998	\$15,870,718	\$11,380,508	\$14,403,279	\$13,185,053	\$153,478	\$11,177	\$1,450,699	\$74,218
1999	\$10,010,000	\$6,409,396	\$12,559,760	\$8,669,845	\$1,978,069	\$25,337	\$1,061,021	\$104,292
2000	\$20,739,467	\$6,755,710	\$16,511,806	\$10,243,905	\$4,657,976	\$58,534	\$2,568,781	\$108,710
2001	\$24,602,498	\$10,015,312	\$22,272,120	\$23,432,287	\$4,958,791	\$43,698	\$2,398,572	\$149,059
2002	\$33,103,146	\$13,675,522	\$27,181,392	\$37,763,520	\$11,665,223	\$36,996	\$2,628,930	\$258,908
2003	\$40,481,669	\$9,841,245	\$38,761,618	\$25,388,834	\$7,648,244	\$0	\$2,511,248	\$525
2004	\$41,074,434	\$11,967,015	\$40,462,218	\$25,144,578	\$4,811,445	\$0	\$2,955,713	\$201,120
2004	\$41,074,434	\$11,967,015	\$40,462,218	\$25,144,578	\$4,811,445	\$0	\$2,955,713	\$201,120
2006	\$49,120,606	\$21,272,422	\$48,388,148	\$11,085,405	\$2,439,533	\$9,228	\$3,378,131	\$431,077
2007	\$47,184,656	\$11,301,841	\$48,424,897	\$8,415,924	\$5,701,835	\$200,498	\$3,599,954	\$309,966
2008	\$42,535,711	\$12,632,056	\$43,250,769	\$11,858,488	\$3,894,411	\$243,800	\$4,655,756	\$363,755
2009	\$46,890,108	\$26,507,125	\$43,878,085	\$47,985,264	\$51,261,811	\$510,763	\$4,052,908	\$323,852
2010	\$45,522,402	-\$4,315,363	\$46,471,296	-\$19,142,542	-\$43,332,592	\$970,054	\$3,651,213	\$337,354
2011	\$38,175,180	\$9,765,893	\$43,757,605	\$10,532,328	\$4,817,558	\$615,634	\$3,299,246	\$325,939
2012	\$32,177,497	\$16,175,954	\$33,155,218	\$8,190,662	\$4,263,427	\$730,557	\$2,821,852	\$272,281
2013	\$38,175,180	\$9,765,893	\$43,757,605	\$10,532,328	\$4,817,558	\$615,634	\$3,299,246	\$325,939
2014	\$25,598,079	\$16,945,127	\$27,284,608	\$12,767,670	\$7,126,991	\$778,917	\$2,477,782	\$222,097
2015	\$27,473,479	\$14,200,191	\$26,810,593	\$3,461,894	\$5,187,063	\$524,416	\$2,999,177	\$241,037

Surplus Lines Market Medical Professional Liability Data form the Financial Annual Statement					
% of Written Premium		% of Earned Premium			
Year	Direct Losses Paid	Direct Losses Incurred	Defense & Cost Containment Expenses Incurred	Other Underwriting Expenses	Underwriting Results
1998	71.7%	91.5%	1.1%	10.7%	103.3%
1999	64.0%	69.0%	15.7%	9.5%	94.3%
2000	32.6%	62.0%	28.2%	16.6%	106.8%
2001	40.7%	105.2%	22.3%	11.6%	139.1%
2002	41.3%	138.9%	42.9%	10.8%	192.6%
2003	24.3%	65.5%	19.7%	6.5%	91.7%
2004	29.1%	62.1%	11.9%	7.8%	81.8%
2004	29.1%	62.1%	11.9%	7.8%	81.8%
2006	43.3%	22.9%	5.0%	7.9%	35.8%
2007	24.0%	17.4%	11.8%	8.5%	37.6%
2008	29.7%	27.4%	9.0%	12.2%	48.6%
2009	56.5%	109.4%	116.8%	11.1%	237.3%
2010	-9.5%	-41.2%	-93.2%	10.7%	-123.8%
2011	25.6%	24.1%	11.0%	9.7%	44.8%
2012	50.3%	24.7%	12.9%	11.5%	49.1%
2013	25.6%	24.1%	11.0%	9.7%	44.8%
2014	66.2%	46.8%	26.1%	12.8%	85.7%
2015	51.7%	12.9%	19.3%	14.0%	46.3%

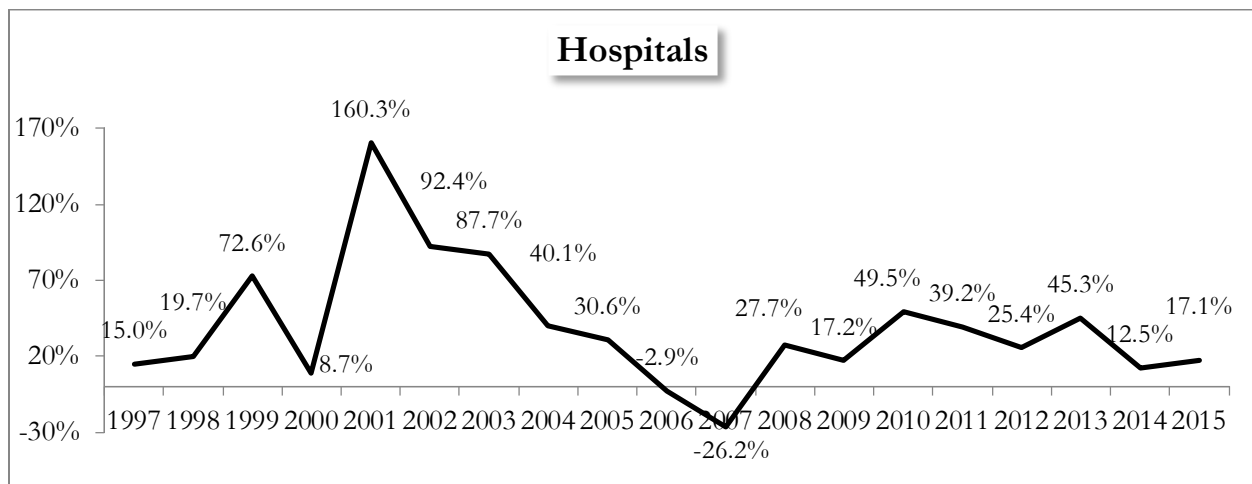
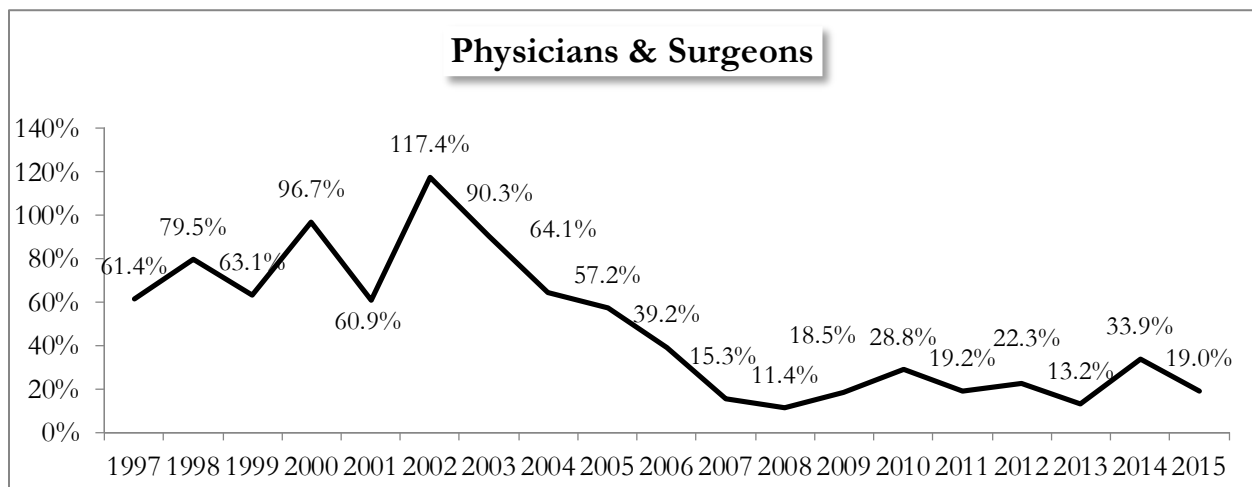
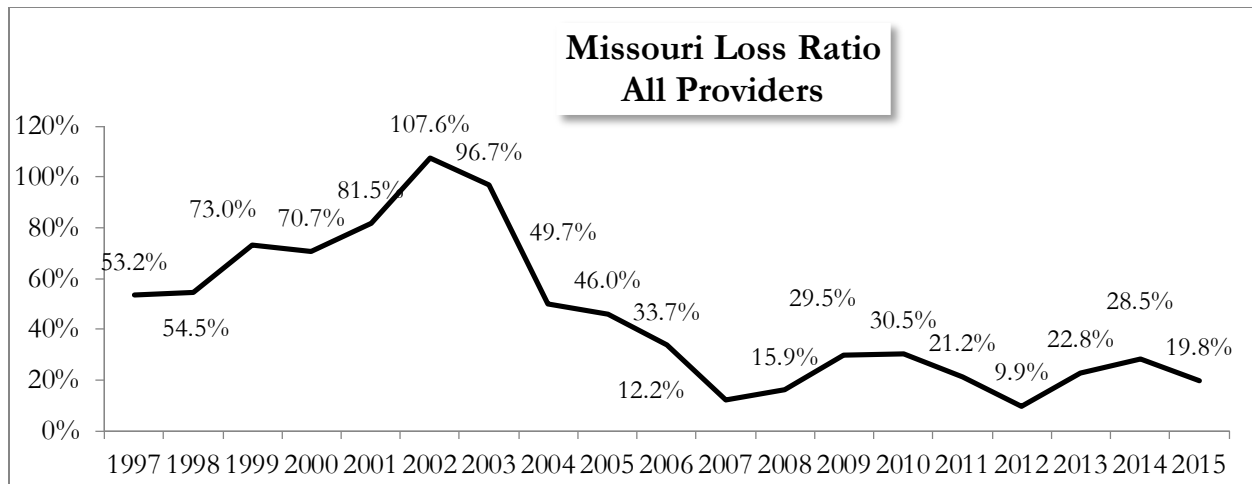
Licensed Medical Professional Liability Market – Physicians & Surgeons							
Year	Direct Premium Written	Direct Losses Paid	Cash Flow Loss Ratio	Direct Premium Earned	Direct Losses Incurred	Loss Ratio	% Change in Direct Written Premium
1997	\$62,780,784	\$44,893,158	71.5%	\$63,904,882	\$39,240,977	61.4%	
1998	\$55,760,257	\$50,609,999	90.8%	\$57,215,107	\$45,501,593	79.5%	-11.2%
1999	\$64,853,222	\$43,998,372	67.8%	\$63,998,070	\$40,408,719	63.1%	16.3%
2000	\$61,518,461	\$46,389,410	75.4%	\$62,776,133	\$60,727,760	96.7%	-5.1%
2001	\$77,092,452	\$53,869,948	69.9%	\$67,579,007	\$41,141,286	60.9%	25.3%
2002	\$114,887,033	\$79,431,185	69.1%	\$104,672,745	\$122,930,348	117.4%	49.0%
2003	\$136,418,623	\$52,870,665	38.8%	\$121,324,955	\$109,538,169	90.3%	18.7%
2004	\$142,627,100	\$81,076,868	56.9%	\$142,262,082	\$91,237,441	64.1%	4.6%
2005	\$133,799,432	\$49,802,894	37.2%	\$134,869,365	\$77,185,727	57.2%	-6.2%
2006	\$133,792,923	\$60,700,054	45.4%	\$134,958,248	\$52,960,943	39.2%	0.0%
2007	\$125,881,868	\$53,940,208	42.9%	\$128,191,866	\$19,554,674	15.3%	-5.9%
2008	\$120,777,660	\$41,025,516	34.0%	\$123,366,930	\$14,102,358	11.4%	-4.1%
2009	\$116,573,724	\$45,905,797	39.4%	\$118,482,242	\$21,899,600	18.5%	-3.5%
2010	\$106,905,417	\$31,565,514	29.5%	\$106,166,291	\$30,573,532	28.8%	-8.3%
2011	\$100,511,107	\$36,323,679	36.1%	\$104,503,104	\$20,097,063	19.2%	-6.0%
2012	\$90,030,972	\$29,093,806	32.3%	\$92,044,066	\$20,512,799	22.3%	-10.4%
2013	\$87,488,292	\$32,178,191	36.8%	\$99,226,970	\$13,132,287	13.2%	-2.8%
2014	\$79,013,127	\$36,940,432	46.8%	\$78,298,966	\$26,991,745	34.5%	-9.7%
2015	\$75,011,759	\$34,298,618	45.7%	\$76,626,408	\$14,585,676	19.0%	-5.1%

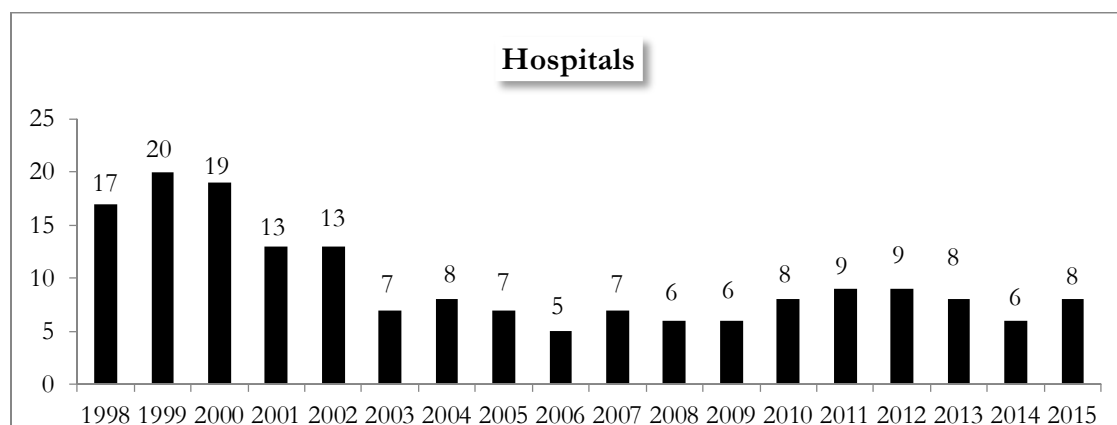
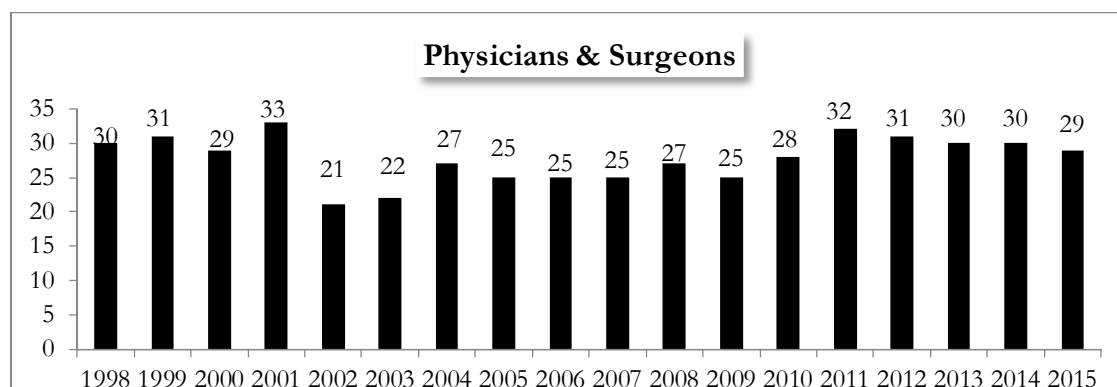
Licensed Medical Professional Liability Market - Dentists							
Year	Direct Premium Written	Direct Losses Paid	Cash Flow Loss Ratio	Direct Premium Earned	Direct Losses Incurred	Loss Ratio	% Change in Direct Written Premium
1997	\$3,620,053	\$1,506,555	41.6%	\$3,729,611	\$1,683,415	45.1%	
1998	\$3,387,756	\$1,454,934	43.0%	\$3,310,636	\$567,272	17.1%	-6.4%
1999	\$2,920,816	\$683,189	23.4%	\$3,164,122	-\$638,500	-20.2%	-13.8%
2000	\$3,232,321	\$696,834	21.6%	\$2,724,126	\$313,442	11.5%	10.7%
2001	\$3,686,464	\$302,962	8.2%	\$3,308,117	\$1,150,895	34.8%	14.1%
2002	\$4,458,209	\$2,443,938	54.8%	\$4,336,659	\$3,014,033	69.5%	20.9%
2003	\$6,830,040	\$1,457,855	21.3%	\$6,462,928	-\$630,815	-9.8%	53.2%
2004	\$4,439,569	\$347,940	7.8%	\$4,635,168	-\$1,642,942	-35.4%	-35.0%
2005	\$4,870,943	\$809,022	16.6%	\$4,801,966	\$1,195,919	24.9%	9.7%
2006	\$4,765,149	\$887,696	18.6%	\$4,877,298	\$951,891	19.5%	-2.2%
2007	\$4,704,136	\$589,929	12.5%	\$4,707,542	\$3,886,234	82.6%	-1.3%
2008	\$5,499,407	\$946,223	17.2%	\$5,429,154	\$3,638,721	67.0%	16.9%
2009	\$4,623,630	\$1,864,476	40.3%	\$4,723,201	\$3,445,027	72.9%	-15.9%
2010	\$4,285,875	\$774,347	18.1%	\$4,173,126	\$2,563,010	61.4%	-7.3%
2011	\$4,582,465	\$736,805	16.1%	\$4,660,048	-\$2,064,230	-44.3%	6.9%
2012	\$3,992,620	\$371,931	9.3%	\$4,040,694	-\$3,430,038	-84.9%	-12.9%
2013	\$3,924,335	\$1,886,131	48.1%	\$4,064,301	\$2,394,279	58.9%	-1.7%
2014	\$3,705,444	\$427,504	11.5%	\$3,226,524	-\$229,235	-7.1%	-5.6%
2015	\$4,094,802	\$1,432,031	35.0%	\$4,142,222	\$1,534,063	37.0%	10.5%

Licensed Medical Professional Liability Market - Nurses							
Year	Direct Premium Written	Direct Losses Paid	Cash Flow Loss Ratio	Direct Premium Earned	Direct Losses Incurred	Loss Ratio	% Change in Direct Written Premium
1997	\$1,430,588	\$29,794	2.1%	\$1,073,768	-\$580,638	-54.1%	
1998	\$518,436	\$15,750	3.0%	\$685,261	\$145,484	21.2%	-63.8%
1999	\$701,196	\$277,500	39.6%	\$795,615	\$275,506	34.6%	35.3%
2000	\$492,661	\$999	0.2%	\$419,531	\$933,815	222.6%	-29.7%
2001	\$541,382	\$795,000	146.8%	\$515,088	\$159,655	31.0%	9.9%
2002	\$520,559	\$1,250	0.2%	\$644,834	-\$475,689	-73.8%	-3.8%
2003	\$535,407	\$0	0.0%	\$519,272	\$57,165	11.0%	2.9%
2004	\$581,243	\$345,000	59.4%	\$585,759	\$490,327	83.7%	8.6%
2005	\$413,075	\$0	0.0%	\$432,944	-\$8,469	-2.0%	-28.9%
2006	\$421,601	\$0	0.0%	\$458,201	-\$12,376	-2.7%	2.1%
2007	\$415,168	\$0	0.0%	\$422,461	\$65,415	15.5%	-1.5%
2008	\$1,989,794	\$418	0.0%	\$327,923	-\$31,573	-9.6%	379.3%
2009	\$309,742	\$0	0.0%	\$317,317	\$207,009	65.2%	-84.4%
2010	\$1,711,669	\$522,115	30.5%	\$1,760,654	\$1,062,764	60.4%	452.6%
2011	\$1,734,788	\$156,067	9.0%	\$1,733,699	\$368,452	21.3%	1.4%
2012	\$373,509	\$11,660	3.1%	\$372,591	\$80,779	21.7%	-78.5%
2013	\$2,069,756	\$1,630,000	78.8%	\$1,921,284	-\$768,534	-40.0%	454.1%
2014	\$1,899,970	\$1,105,000	58.2%	\$1,813,223	\$1,520,063	83.8%	-8.2%
2015	\$1,790,147	\$500,000	27.9%	\$1,950,459	-\$578,037	29.6%	-5.8%

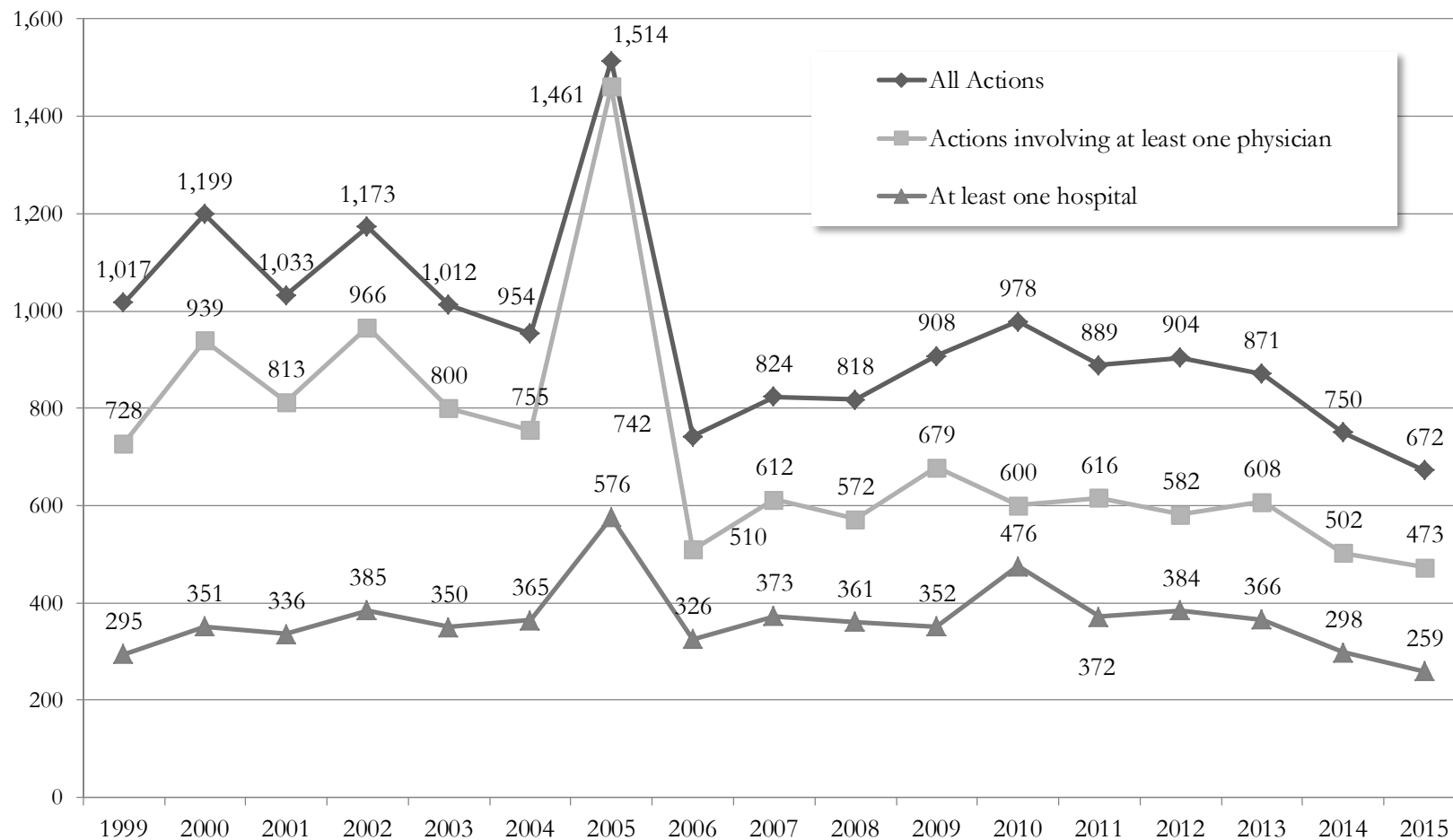
Licensed Medical Professional Liability Market - Hospitals							
Year	Direct Premium Written	Direct Losses Paid	Cash Flow Loss Ratio	Direct Premium Earned	Direct Losses Incurred	Loss Ratio	% Change in Direct Written Premium
1997	\$15,248,580	\$3,143,280	20.6%	\$13,199,320	\$1,974,721	15.0%	
1998	\$12,555,794	\$8,428,222	67.1%	\$14,604,144	\$2,875,637	19.7%	-17.7%
1999	\$16,948,592	\$12,870,063	75.9%	\$17,606,187	\$12,774,561	72.6%	35.0%
2000	\$29,795,347	\$12,437,665	41.7%	\$28,200,480	\$2,462,571	8.7%	75.8%
2001	\$17,016,926	\$12,078,108	71.0%	\$16,318,434	\$26,157,360	160.3%	-42.9%
2002	\$34,124,626	\$19,174,786	56.2%	\$29,340,028	\$27,119,153	92.4%	100.5%
2003	\$31,902,636	\$19,299,000	60.5%	\$27,781,676	\$24,359,179	87.7%	-6.5%
2004	\$47,899,466	\$20,485,670	42.8%	\$44,450,629	\$17,843,473	40.1%	50.1%
2005	\$42,269,475	\$8,873,832	21.0%	\$42,048,640	\$12,887,534	30.6%	-11.8%
2006	\$41,885,262	\$9,486,946	22.6%	\$42,430,660	-\$1,215,062	-2.9%	-0.9%
2007	\$28,947,064	\$18,854,499	65.1%	\$30,601,130	-\$8,009,803	-26.2%	-30.9%
2008	\$29,485,159	\$8,780,442	29.8%	\$29,598,095	\$8,197,263	27.7%	1.9%
2009	\$26,500,843	\$12,910,677	48.7%	\$27,951,125	\$4,797,557	17.2%	-10.1%
2010	\$26,921,014	\$10,839,530	40.3%	\$27,263,494	\$13,497,973	49.5%	1.6%
2011	\$26,326,999	\$15,185,561	57.7%	\$26,472,722	\$10,375,129	39.2%	-2.2%
2012	\$26,758,217	\$8,158,460	30.5%	\$27,024,112	\$6,868,410	25.4%	1.6%
2013	\$27,260,542	\$8,753,308	32.1%	\$27,008,248	\$12,224,931	45.3%	1.9%
2014	\$28,011,464	\$8,456,987	30.2%	\$27,930,444	\$3,501,381	12.5%	2.8%
2015	\$26,720,496	\$8,514,950	31.9%	\$27,278,471	\$4,664,529	17.1%	-4.6%

Licensed Medical Professional Liability Market - Other							
Year	Direct Premium Written	Direct Losses Paid	Cash Flow Loss Ratio	Direct Premium Earned	Direct Losses Incurred	Loss Ratio	% Change in Direct Written Premium
1997	\$18,770,001	\$5,714,900	30.4%	\$20,016,056	\$11,955,336	59.7%	
1998	\$9,437,033	\$10,145,048	107.5%	\$12,744,574	-\$904,059	-7.1%	-49.7%
1999	\$9,485,104	\$6,145,886	64.8%	\$8,112,075	\$15,532,787	191.5%	0.5%
2000	-\$2,200,088	\$4,297,362	-195.3%	-\$2,150,922	\$619,095	-28.8%	-123.2%
2001	\$10,744,197	\$9,684,802	90.1%	\$9,306,944	\$10,417,873	111.9%	-588.4%
2002	\$17,925,911	\$7,618,371	42.5%	\$17,112,098	\$15,340,524	89.6%	66.8%
2003	\$10,792,663	\$10,122,365	93.8%	\$13,881,532	\$30,985,744	223.2%	-39.8%
2004	\$10,033,751	\$7,882,678	78.6%	\$10,999,421	-\$7,029,405	-63.9%	-7.0%
2005	\$8,679,953	\$18,094,146	208.5%	\$10,229,416	-\$2,703,356	-26.4%	-13.5%
2006	\$8,527,828	\$236,981	2.8%	\$9,220,658	\$12,070,111	130.9%	-1.8%
2007	\$9,466,389	\$5,693,259	60.1%	\$9,268,831	\$5,581,593	60.2%	11.0%
2008	\$6,519,432	\$2,047,065	31.4%	\$8,475,741	\$727,137	8.6%	-31.1%
2009	\$7,859,446	\$16,183,484	205.9%	\$7,715,954	\$16,673,398	216.1%	20.6%
2010	\$5,624,077	\$986,659	17.5%	\$5,996,463	-\$3,388,244	-56.5%	-28.4%
2011	\$5,180,412	\$1,806,516	34.9%	\$5,191,464	\$1,390,461	26.8%	-7.9%
2012	\$8,066,454	\$2,256,649	28.0%	\$8,147,900	\$804,596	9.9%	55.7%
2013	\$5,270,323	\$1,674,312	31.8%	\$5,440,610	\$1,731,188	31.8%	-34.7%
2014	\$6,212,685	\$4,270,790	68.7%	\$6,661,814	\$2,214,418	33.2%	17.9%
2015	\$6,688,948	\$3,090,778	46.2%	\$6,673,937	\$2,850,289	42.7%	7.7%

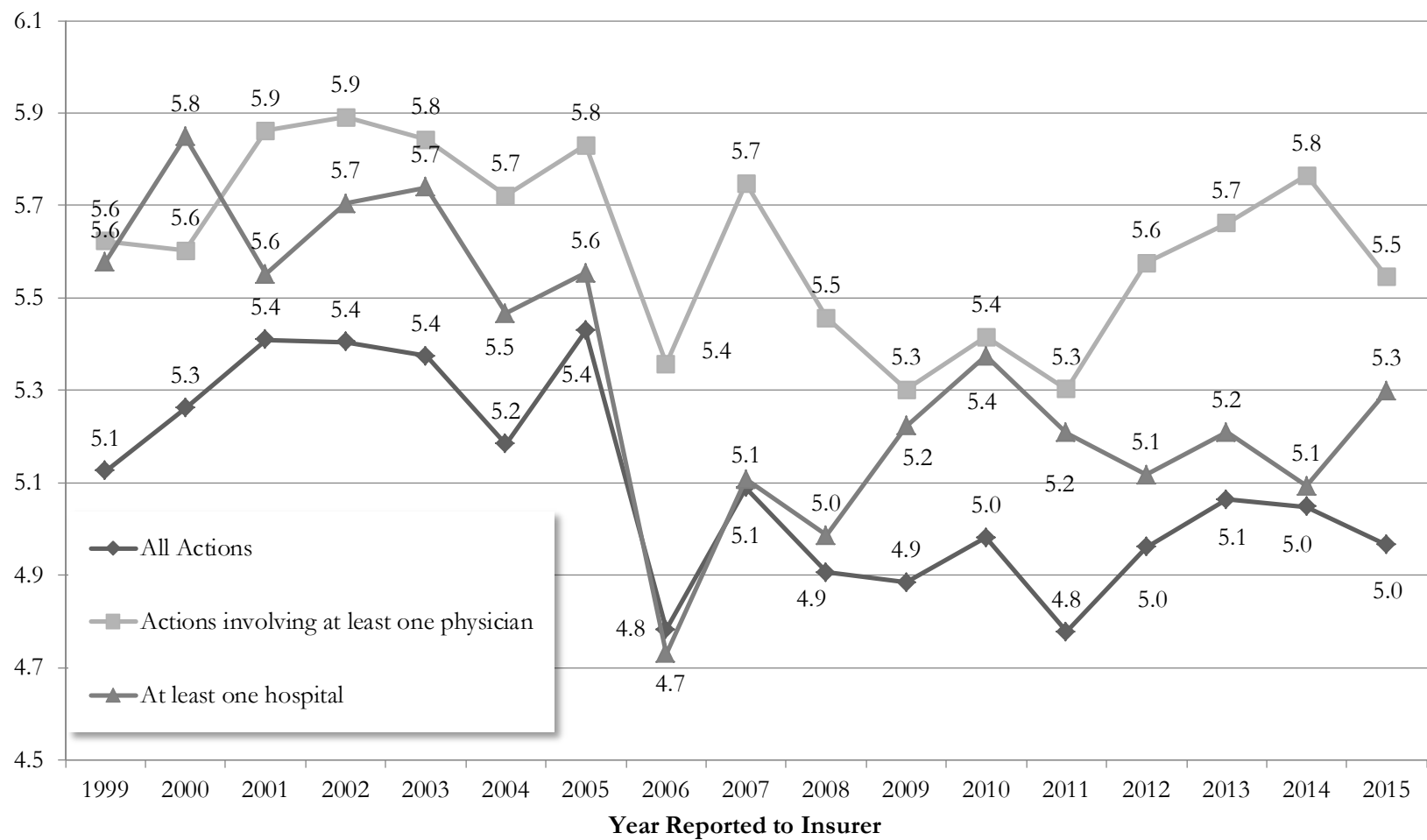




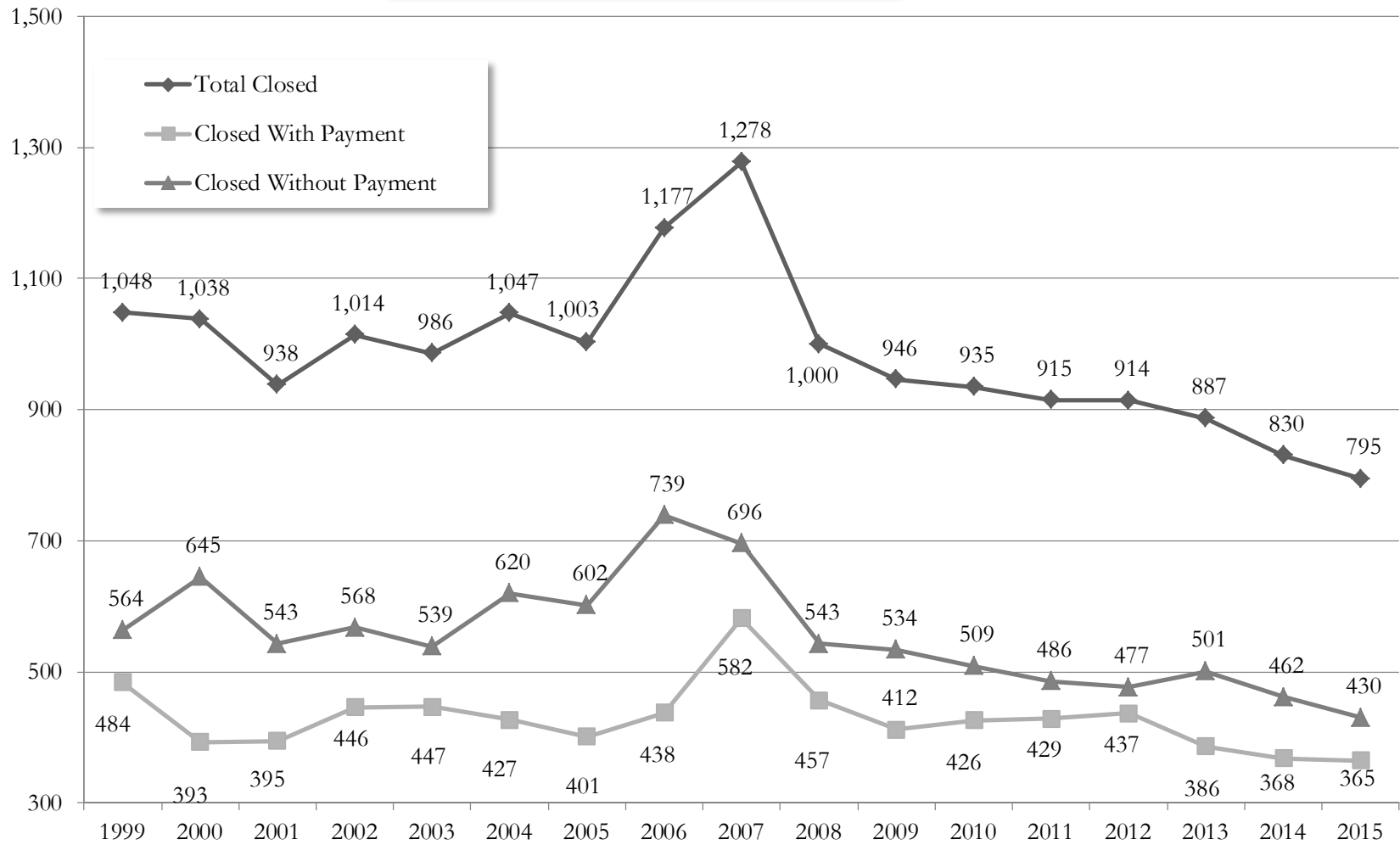
Number of Individuals Bringing Actions During Year



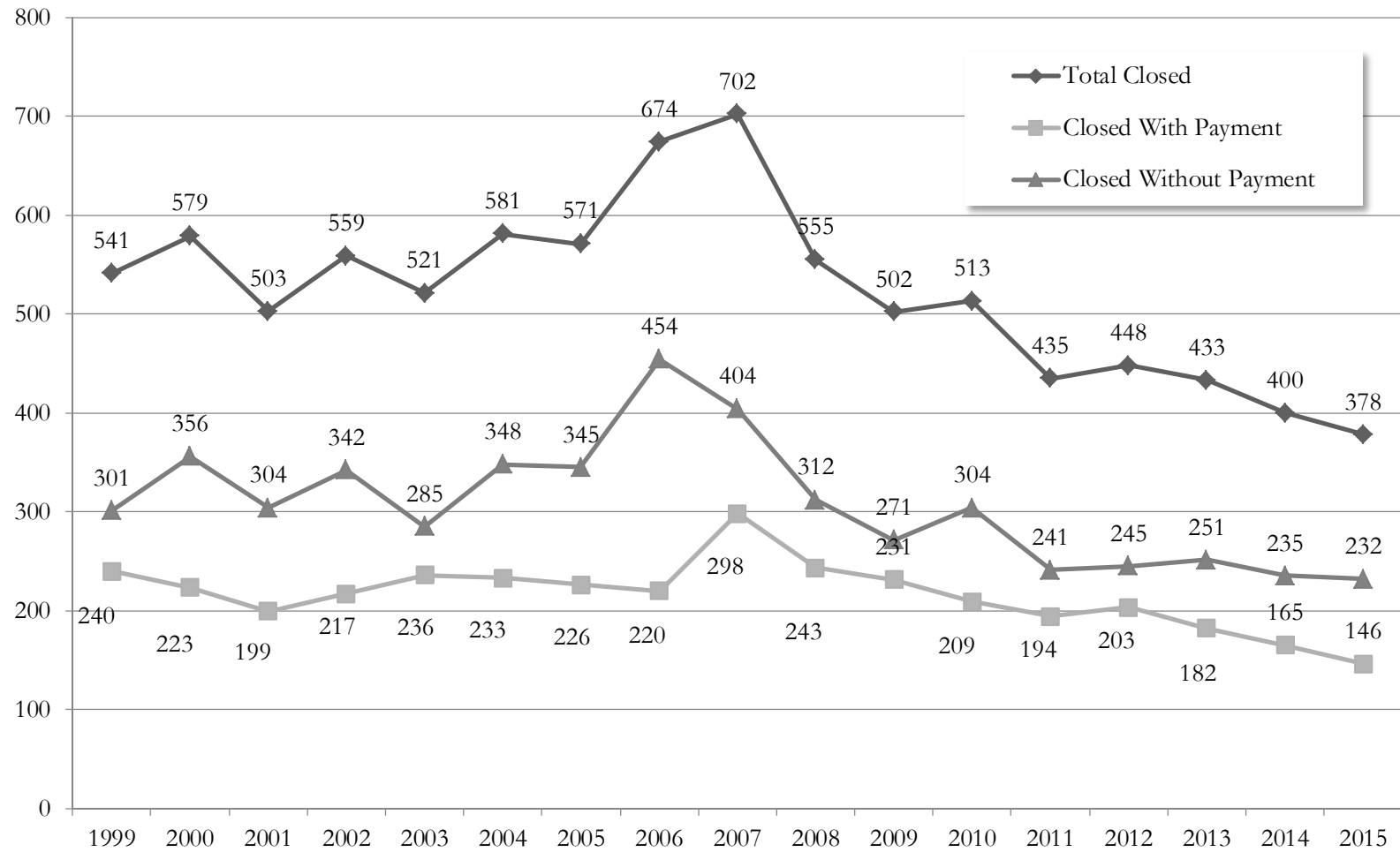
Average Injury Severity Scale 1 - 9



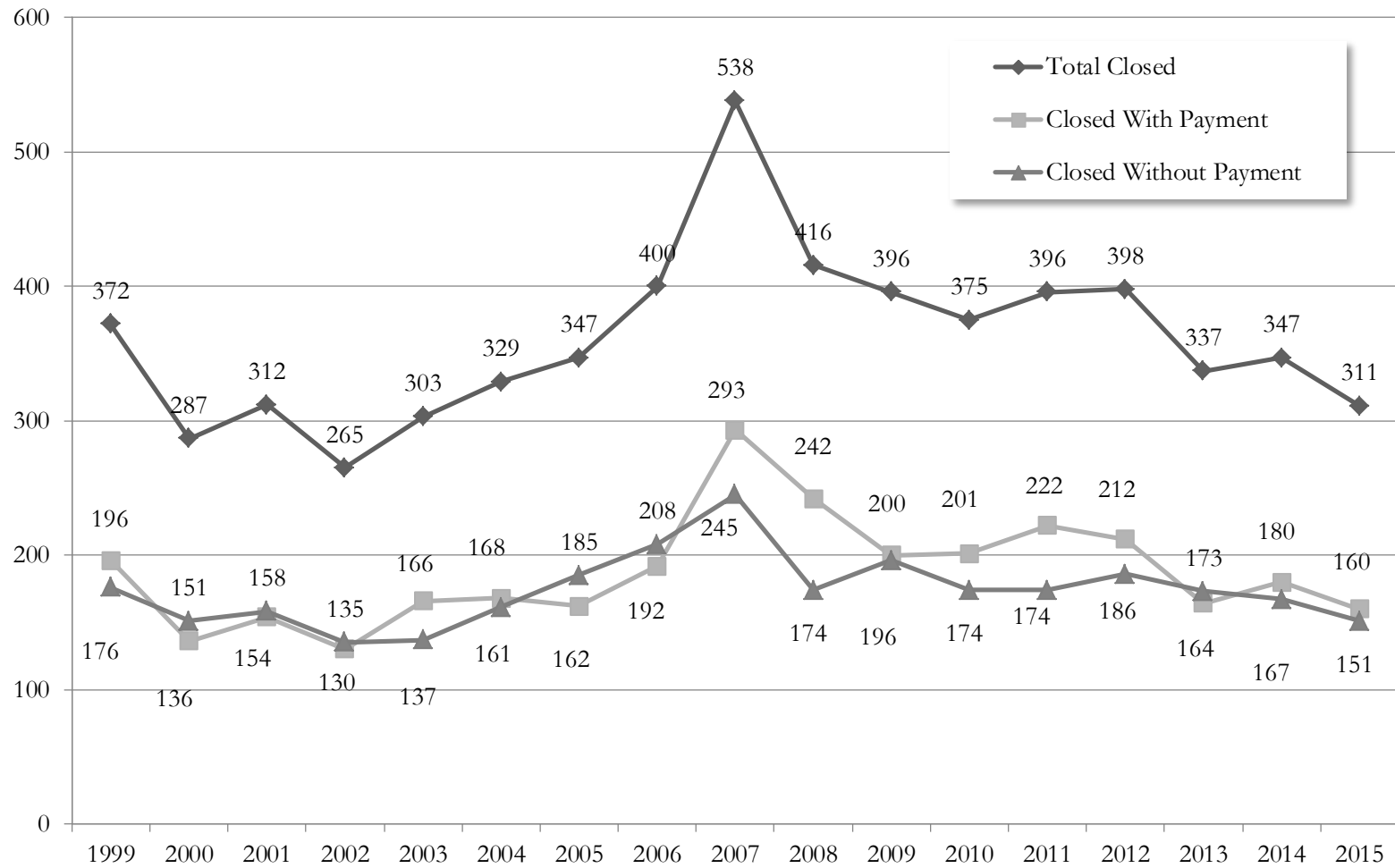
Closed Medical Liability Actions

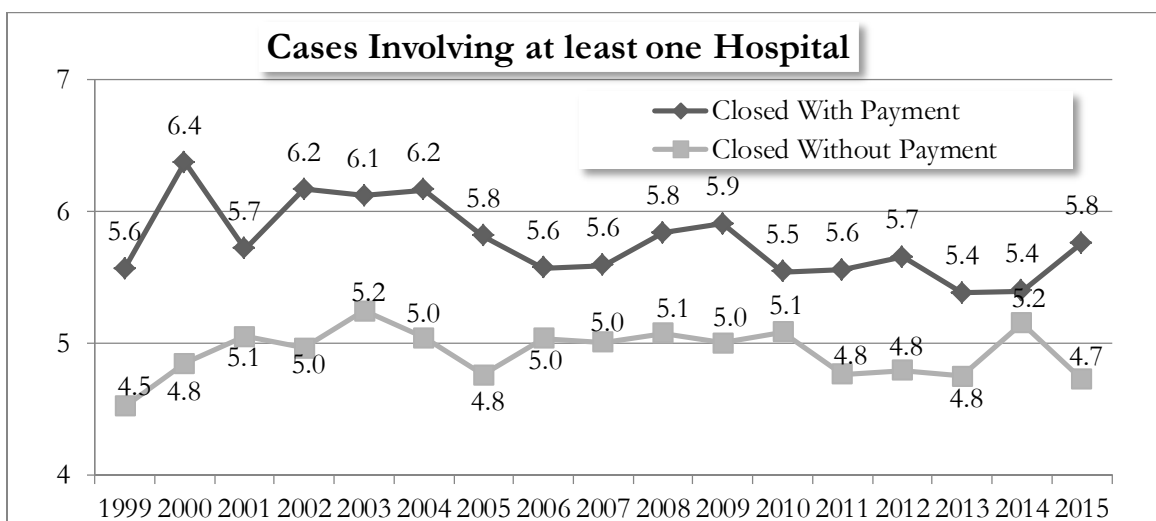
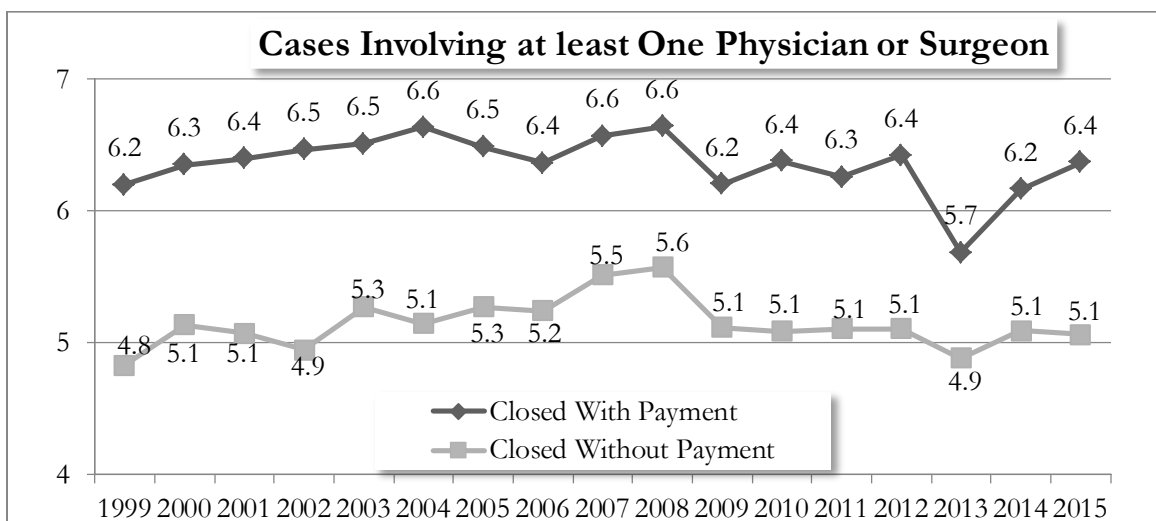
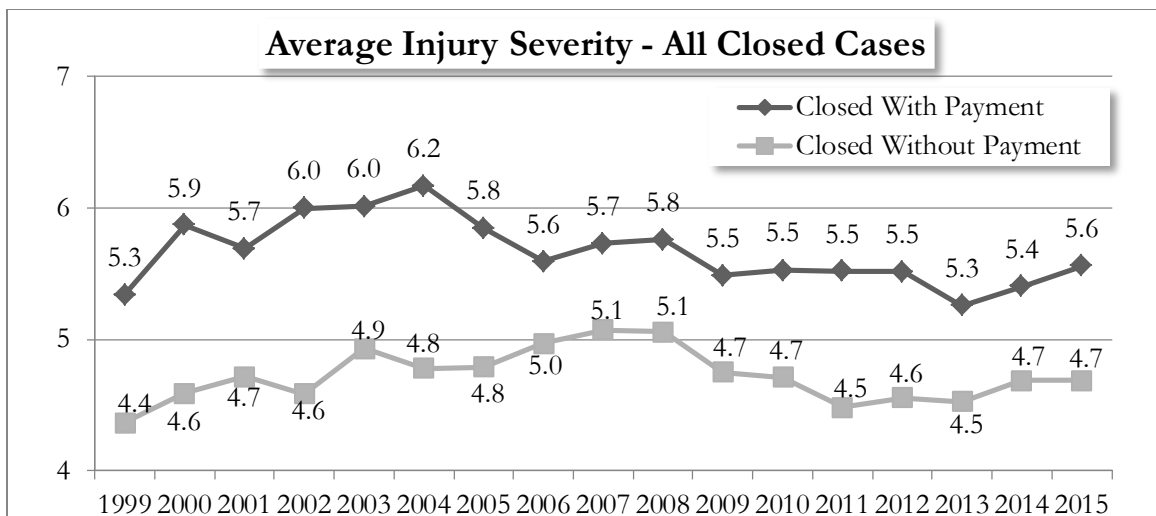


Closed Cases Involving at least one Physician

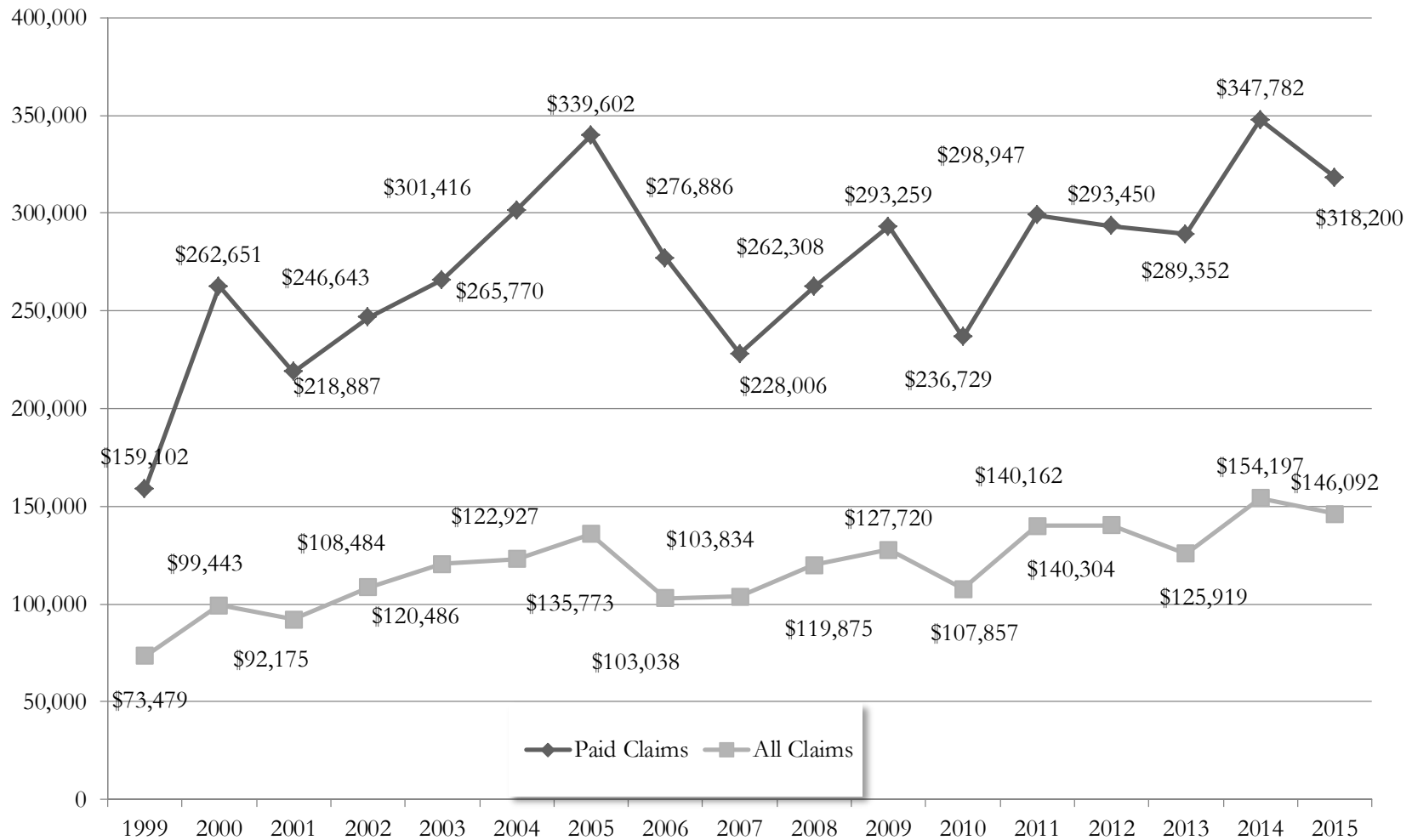


Closed Cases Involving at least One Hospital

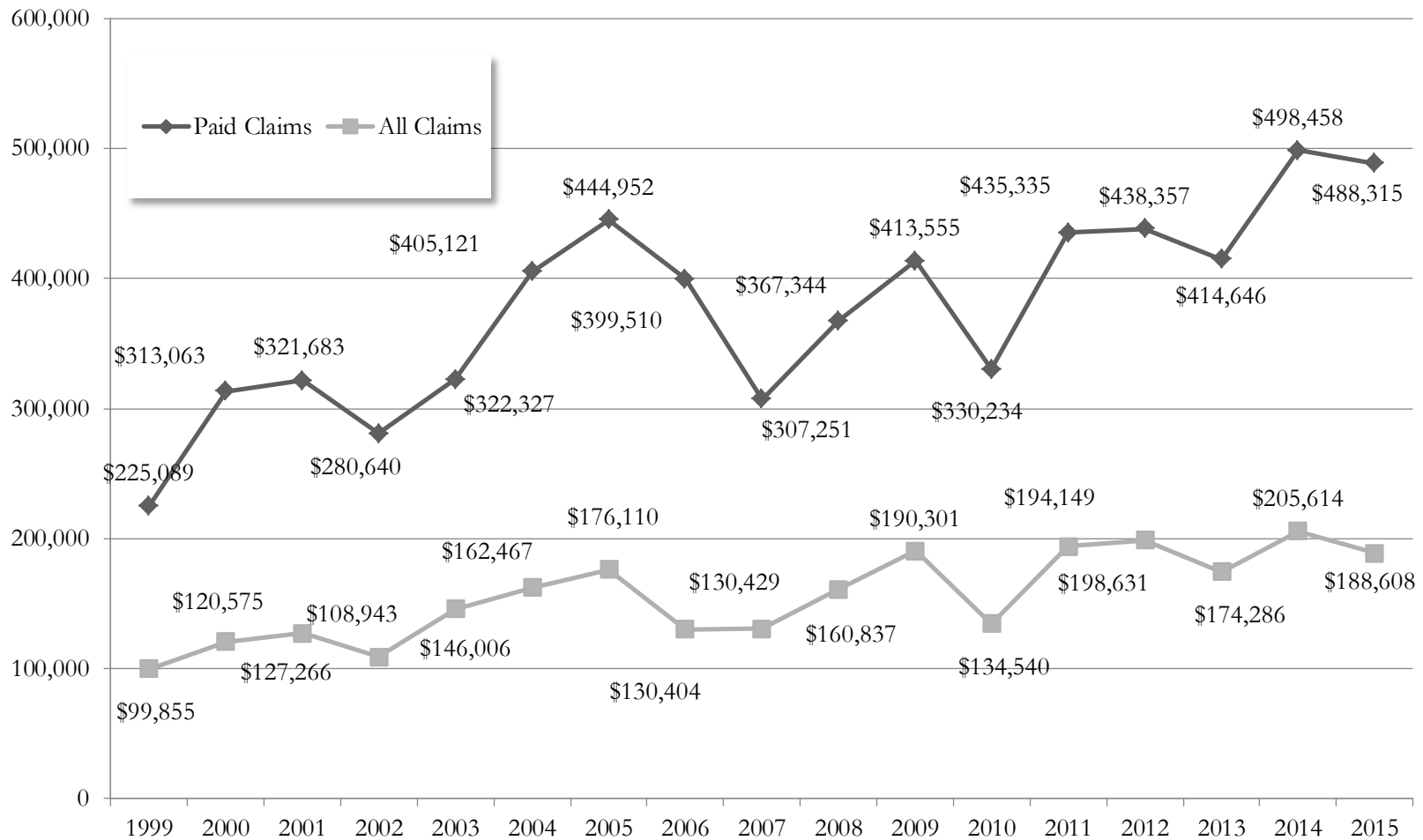




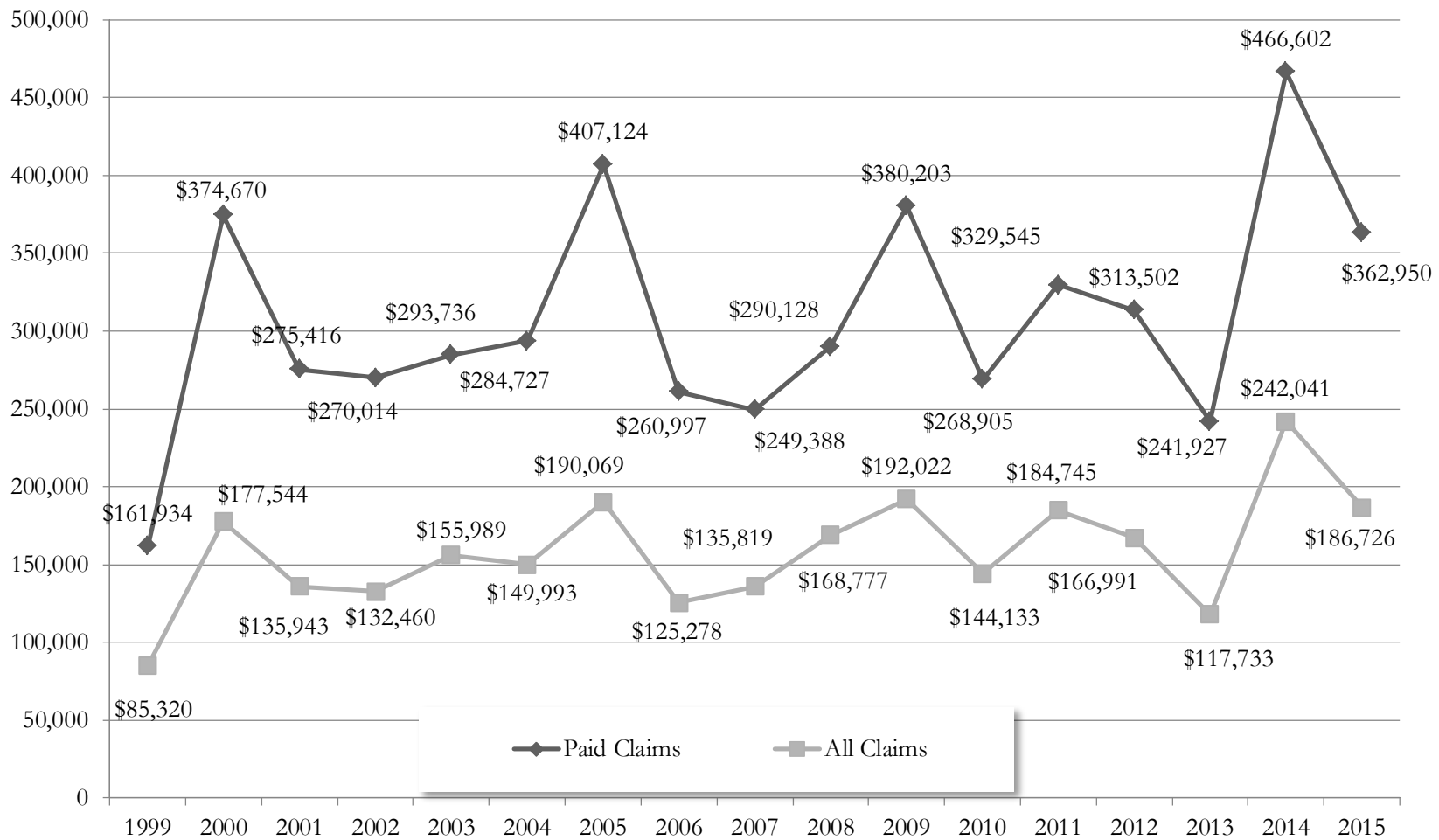
Average Indemnity Paid All Closed Cases



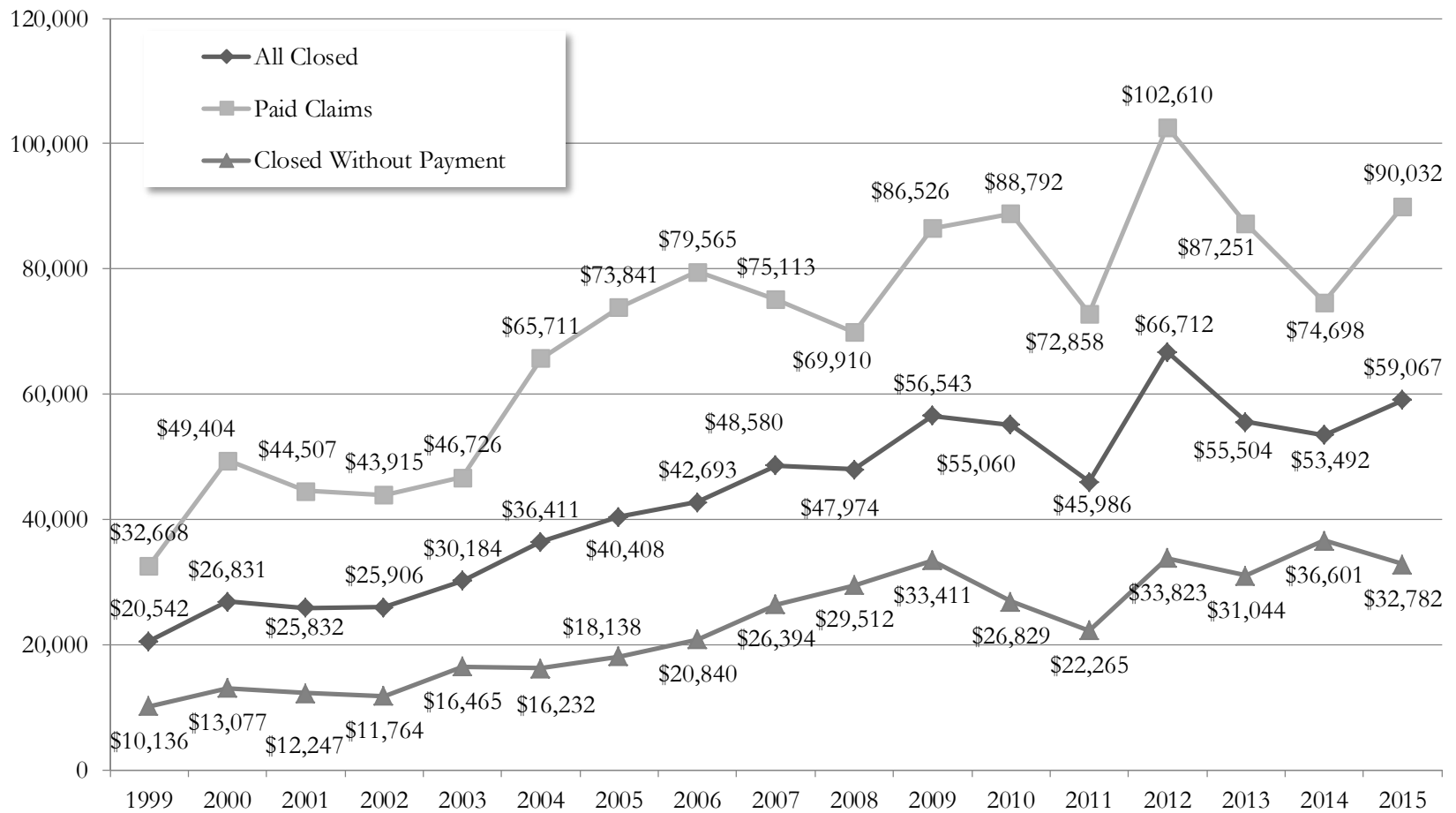
Average Indemnity Paid - Cases Involving at least One Physician or Surgeon



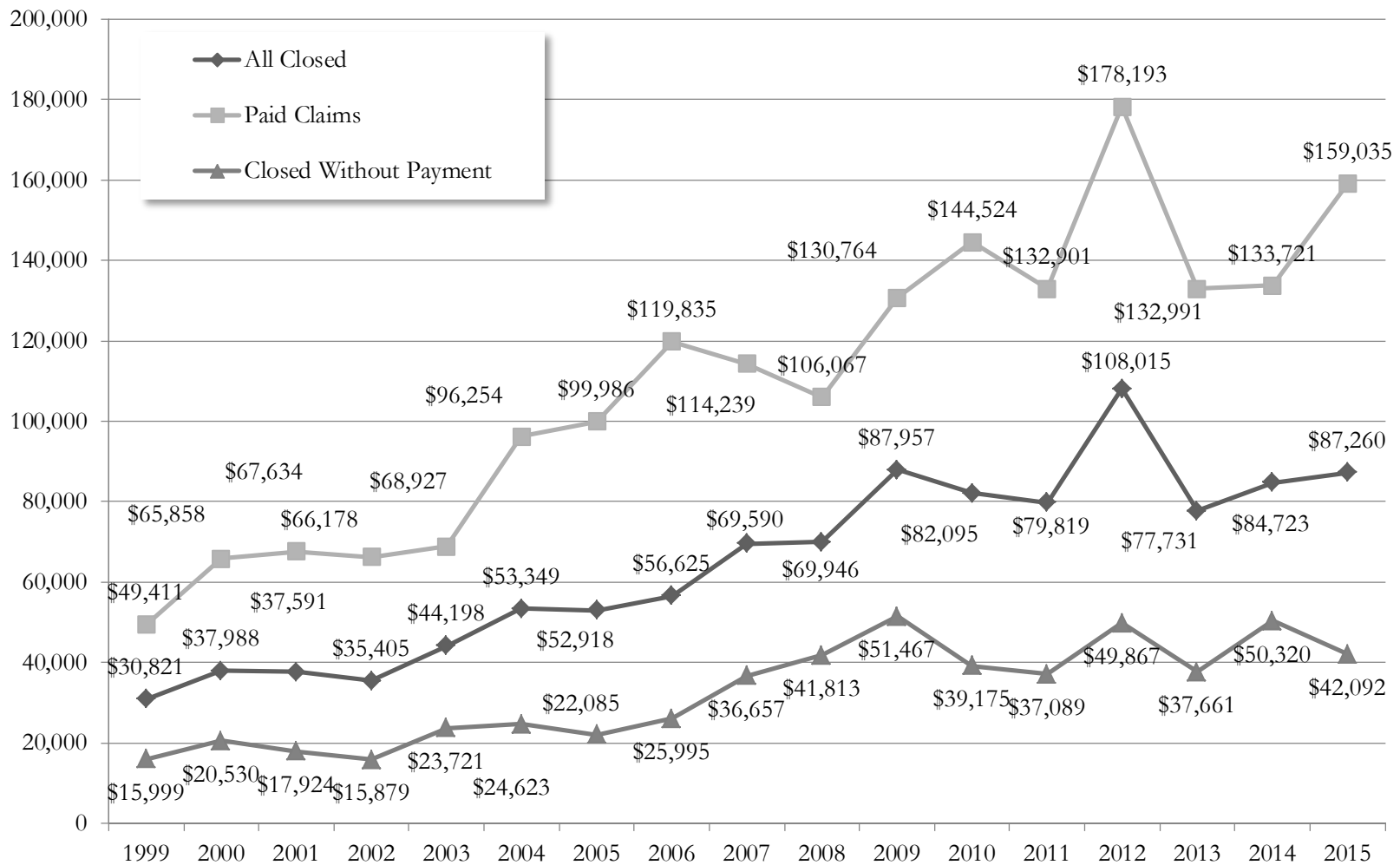
Average Indemnity Paid - Cases Involving at Least One Hospital



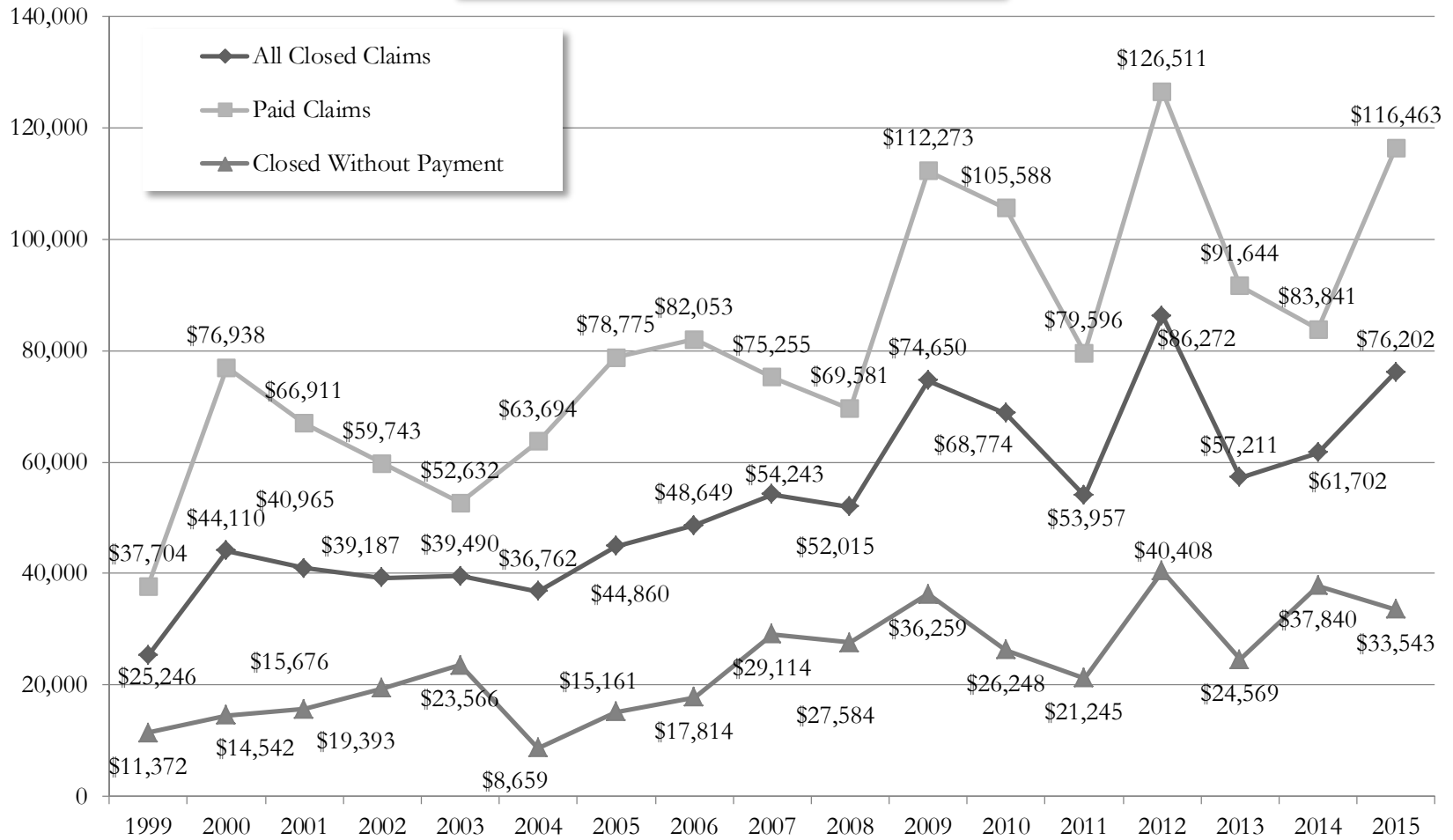
All Cases - Loss Adjustment Expense



Cases With A Least One Physician or Surgeon Loss Adjustment Expense



Cases Involving at Least One Hospital Loss Adjustment Expense



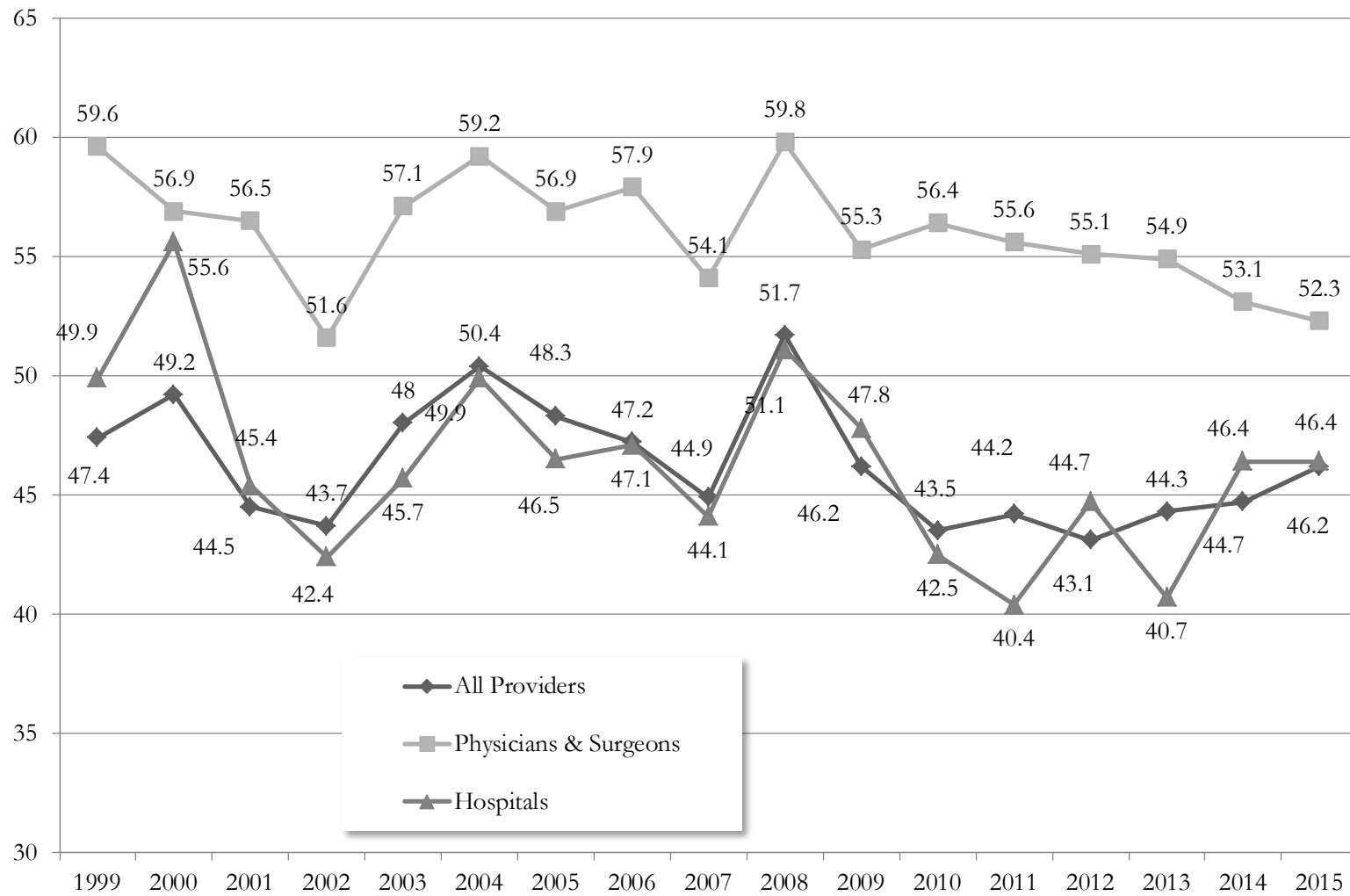
Court Filings by County Prior Fifteen Years				
County	Total Court Filings	Closed With Payment	Total Indemnity	Average Indemnity
Adair	38	21	\$7,436,125	\$354,101
Andrew	14	9	\$1,671,500	\$185,722
Atchison	1	1	\$109,492	\$109,492
Audrain	36	17	\$3,549,728	\$208,808
Barry	16	11	\$3,442,289	\$312,935
Barton	7	4	\$780,000	\$195,000
Bates	10	5	\$1,052,000	\$210,400
Benton	3	0	\$0	\$0
Bollinger	2	0	\$0	\$0
Boone	316	151	\$67,768,056	\$448,795
Buchanan	247	115	\$36,132,053	\$314,192
Butler	123	52	\$9,745,596	\$187,415
Caldwell	1	0	\$0	\$0
Callaway	17	4	\$1,720,000	\$430,000
Camden	90	47	\$11,465,309	\$243,943
Cape Girardeau	161	70	\$21,146,492	\$302,093
Carroll	5	2	\$365,000	\$182,500
Carter	4	0	\$0	\$0
Cass	46	28	\$5,516,041	\$197,001
Cedar	7	2	\$153,500	\$76,750
Chariton	1	0	\$0	\$0
Christian	4	1	\$145,000	\$145,000
Clark	4	1	\$50,000	\$50,000
Clay	311	133	\$37,026,982	\$278,398
Clinton	16	5	\$487,500	\$97,500
Cole	189	63	\$19,664,567	\$312,136
Cooper	10	6	\$714,250	\$119,042
Crawford	13	5	\$905,733	\$181,147
Dade	3	2	\$520,000	\$260,000
Dallas	5	1	\$35,000	\$35,000
Daviess	0	0	\$0	\$0
DeKalb	2	2	\$67,000	\$33,500
Dent	9	4	\$352,300	\$88,075
Douglas	2	1	\$9,844	\$9,844
Dunklin	40	24	\$4,200,235	\$175,010
Franklin	38	14	\$5,896,999	\$421,214
Gasconade	3	0	\$0	\$0
Gentry	4	2	\$673,815	\$336,908
Greene	613	344	\$132,863,420	\$386,231

Court Filings by County Prior Fifteen Years				
County	Total Court Filings	Closed With Payment	Total Indemnity	Average Indemnity
Grundy	9	5	\$482,500	\$96,500
Harrison	5	1	\$180,000	\$180,000
Henry	18	9	\$2,307,601	\$256,400
Hickory	0	0	\$0	\$0
Holt	2	1	\$87,500	\$87,500
Howard	2	2	\$28,500	\$14,250
Howell	41	18	\$4,756,860	\$264,270
Iron	4	1	\$384,466	\$384,466
Jackson	1,984	1,136	\$424,979,845	\$374,102
Jasper	393	238	\$112,732,308	\$473,665
Jefferson	146	53	\$8,435,500	\$159,160
Johnson	64	39	\$12,025,708	\$308,351
Knox	3	2	\$150,000	\$75,000
Laclede	19	12	\$2,591,495	\$215,958
Lafayette	16	12	\$2,349,000	\$195,750
Lawrence	21	13	\$2,107,500	\$162,115
Lewis	2	1	\$142,000	\$142,000
Lincoln	11	4	\$221,000	\$55,250
Linn	10	5	\$569,777	\$113,955
Livingston	11	4	\$380,000	\$95,000
McDonald	4	3	\$125,000	\$41,667
Macon	9	5	\$1,510,000	\$302,000
Madison	23	10	\$2,241,659	\$224,166
Maries	4	2	\$500,000	\$250,000
Marion	58	26	\$13,303,677	\$511,680
Mercer	2	0	\$0	\$0
Miller	6	2	\$83,000	\$41,500
Mississippi	7	2	\$61,398	\$30,699
Moniteau	8	1	\$30,000	\$30,000
Monroe	1	0	\$0	\$0
Montgomery	4	3	\$930,000	\$310,000
Morgan	4	3	\$450,000	\$150,000
New Madrid	11	5	\$581,071	\$116,214
Newton	52	25	\$3,937,500	\$157,500
Nodaway	15	8	\$4,169,350	\$521,169
Oregon	1	1	\$75,000	\$75,000
Osage	2	2	\$34,717	\$17,359
Ozark	2	0	\$0	\$0
Pemiscot	20	9	\$1,845,000	\$205,000

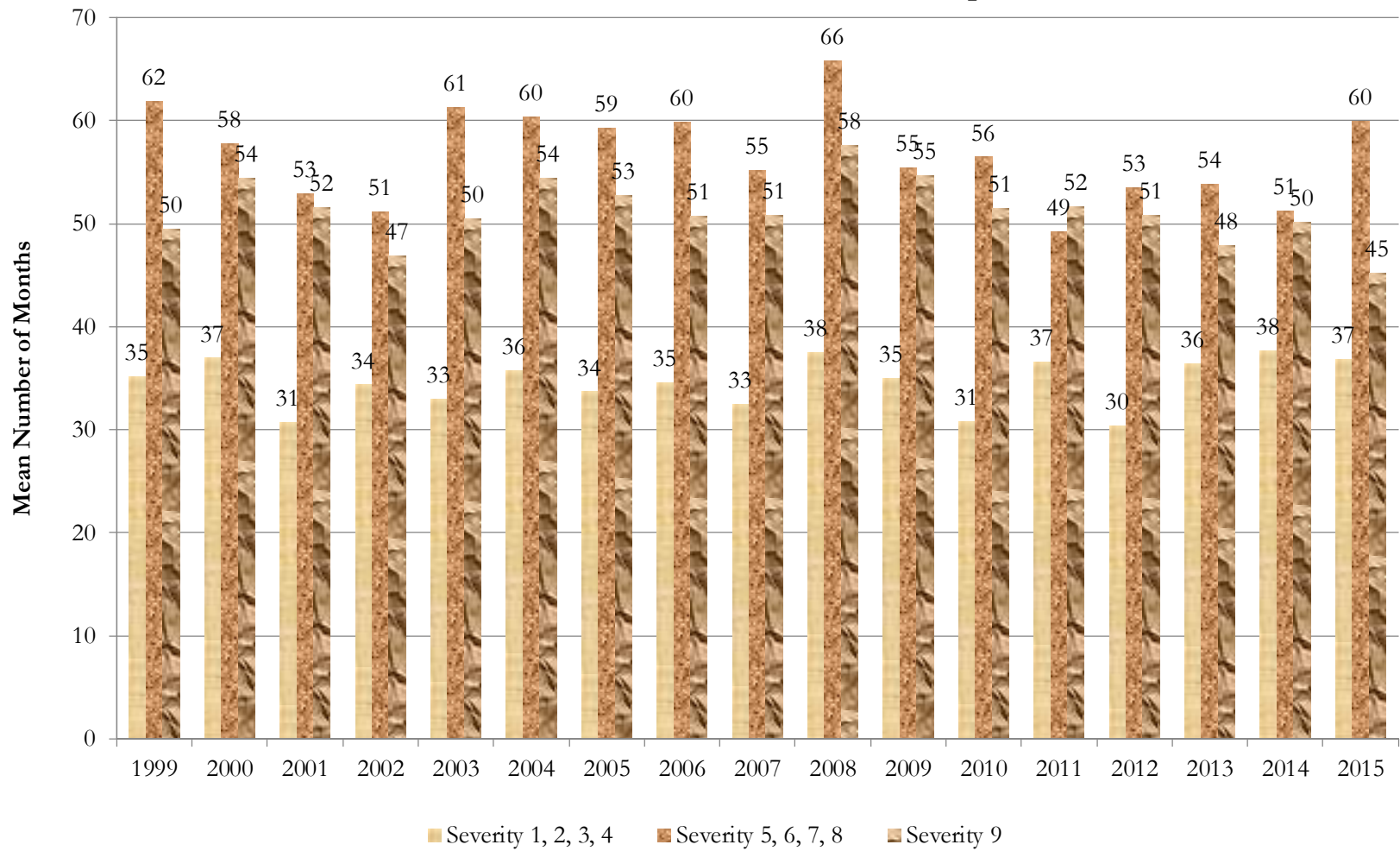
Court Filings by County Prior Fifteen Years				
County	Total Court Filings	Closed With Payment	Total Indemnity	Average Indemnity
Perry	8	1	\$412,500	\$412,500
Pettis	61	29	\$11,648,261	\$401,664
Phelps	76	44	\$11,272,270	\$256,188
Pike	16	3	\$2,718,500	\$906,167
Platte	36	21	\$5,245,460	\$249,784
Polk	47	28	\$5,865,981	\$209,499
Pulaski	8	6	\$2,874,750	\$479,125
Putnam	1	0	\$0	\$0
Ralls	2	1	\$50,000	\$50,000
Randolph	27	16	\$4,535,133	\$283,446
Ray	3	2	\$495,000	\$247,500
Reynolds	2	2	\$302,375	\$151,188
Ripley	8	3	\$504,087	\$168,029
Saint Charles	194	63	\$14,444,021	\$229,270
Saint Clair	22	11	\$1,221,035	\$111,003
Sainte Genevieve	11	6	\$2,554,900	\$425,817
Saint Francois	71	33	\$8,868,096	\$268,730
Saint Louis	1,838	719	\$202,491,361	\$281,629
Saline	29	17	\$8,795,500	\$517,382
Schuyler	1	1	\$100,000	\$100,000
Scotland	6	2	\$505,000	\$252,500
Scott	88	46	\$15,321,771	\$333,082
Shannon	1	1	\$80,000	\$80,000
Shelby	1	0	\$0	\$0
Stoddard	10	3	\$625,000	\$208,333
Stone	8	4	\$562,500	\$140,625
Sullivan	1	0	\$0	\$0
Taney	66	32	\$7,523,271	\$235,102
Texas	13	3	\$422,500	\$140,833
Vernon	29	21	\$8,836,019	\$420,763
Warren	3	3	\$3,540,000	\$1,180,000
Washington	9	1	\$250,000	\$250,000
Wayne	4	1	\$220,000	\$220,000
Webster	6	2	\$615,000	\$307,500
Worth	2	1	\$675,000	\$675,000
Wright	1	0	\$0	\$0
Saint Louis City	1,437	651	\$306,468,961	\$470,766
Appellate Court	6	0	\$0	\$0
Federal Court	479	82	\$26,176,126	\$319,221

Court Filings by County Prior Fifteen Years				
County	Total Court Filings	Closed With Payment	Total Indemnity	Average Indemnity
Guaranty Fund	73	25	\$4,497,648	\$179,906
Out Of State	186	64	\$25,713,144	\$401,768

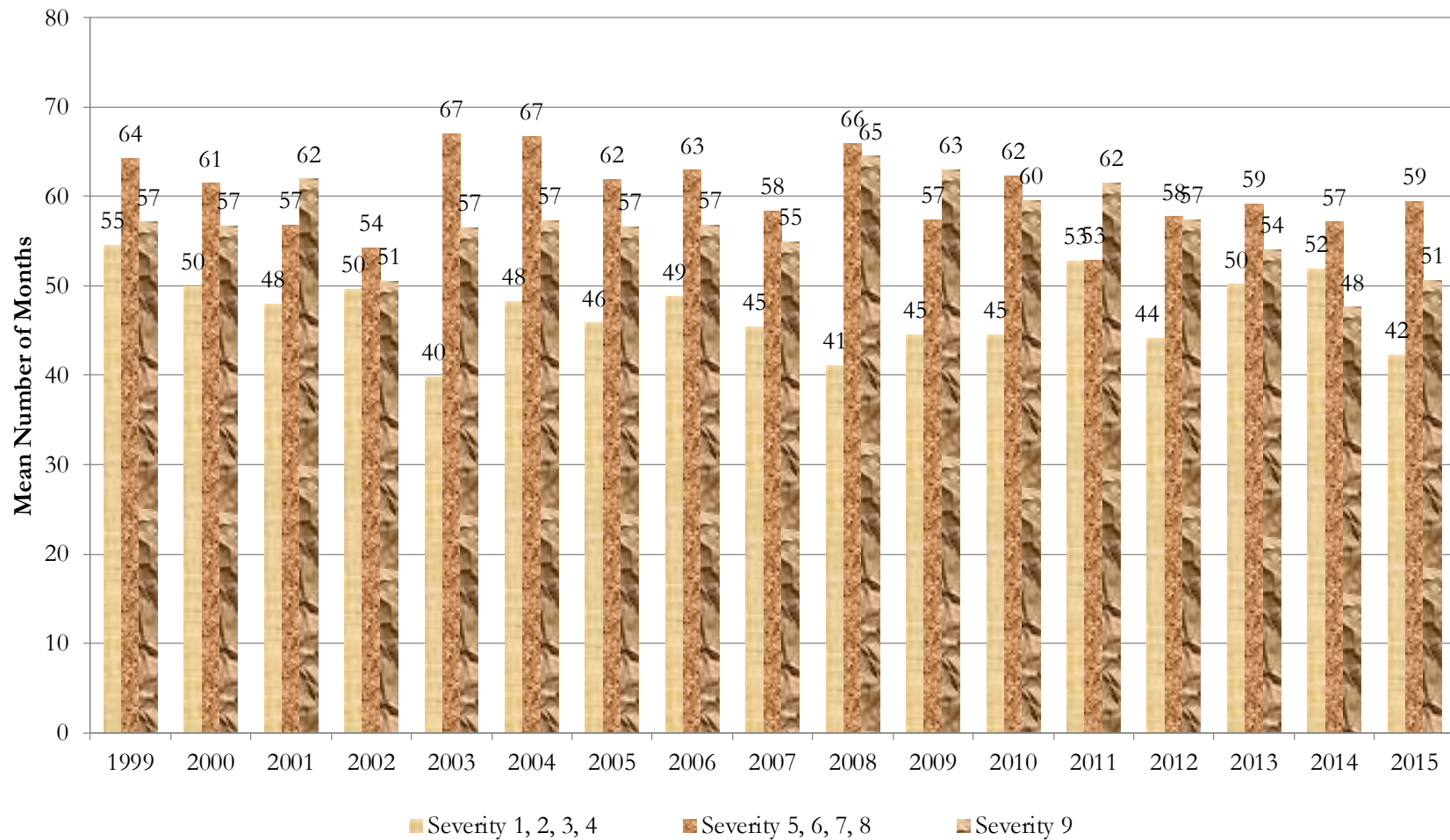
Closed With Payment
Mean number of months from incident to disposition



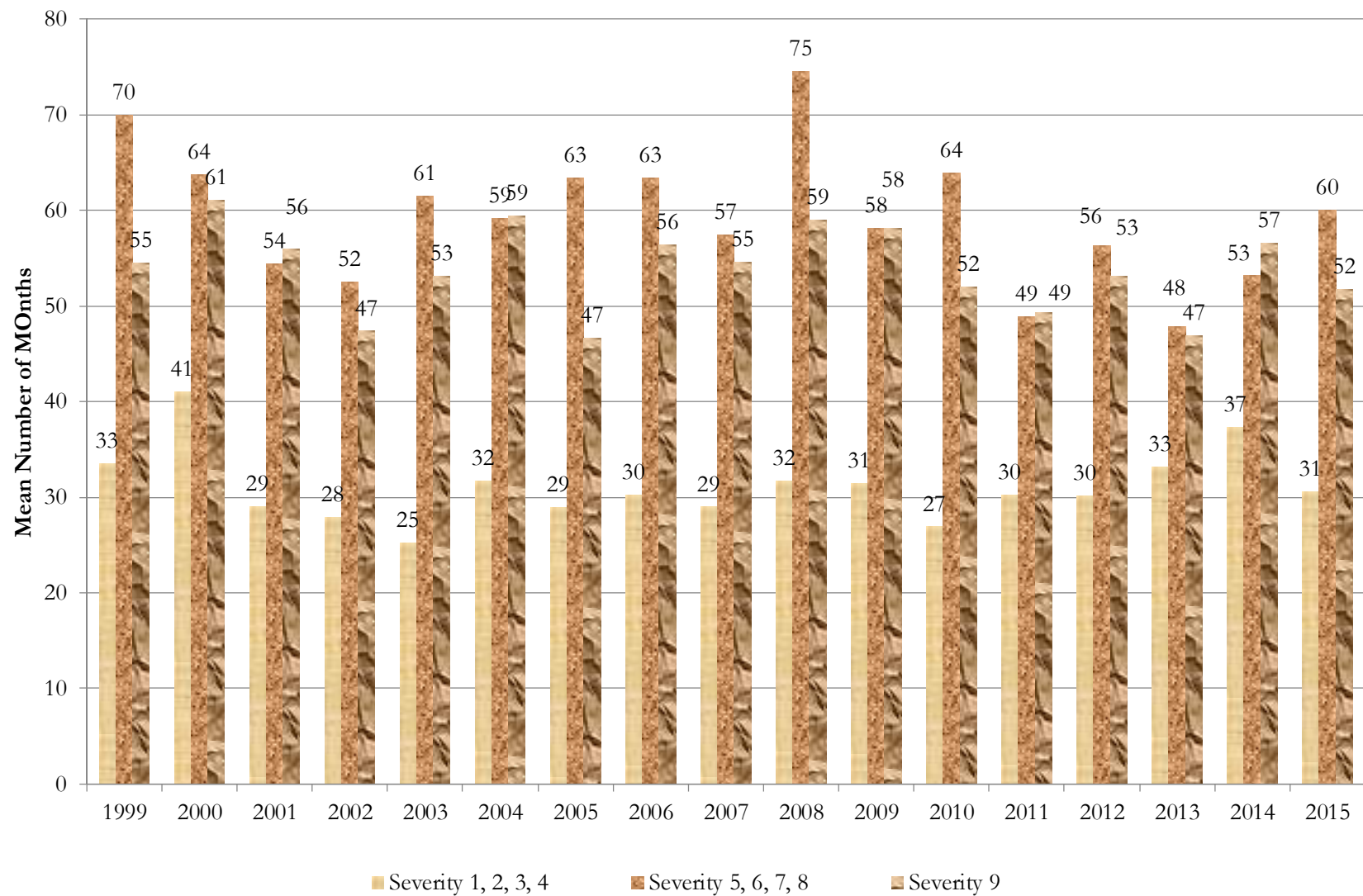
Bodily Injury Severity of Paid Claims - All Providers **Mean Number of Months from Incident to Disposition**



Bodily Injury Severity of Paid Claims - Physicians & Surgeons **Mean Number of Months from Incident to Disposition**



Bodily Injury Severity of Paid Claims - Hospitals **Mean Number of Months from Incident to Disposition**



Section II

Claim Severity

This section classifies individual claim data based on the amount of indemnity paid. The data for all medical providers, physicians & Surgeons, and Hospitals are presented separately for the years 2011, 2012 and 2013. Summaries include:

- Average number of months from incident to close
- Number of claims reported and closed
- Cumulative percentage of number of claims
- Total indemnity paid
- Cumulative percentage of indemnity paid for closed claims
- Average economic damages
- Average non-economic damages
- Average indemnity
- Average loss adjustment expense

The following terms are used in subsequent tables:

Economic damages: damages arising from monetary harm including medical bills, lost wages, and lost earning capacity.

Non-economic damages: damages arising from non-monetary harm, including mental anguish, inconvenience, physical impairment, disfigurement, loss of capacity to enjoy life and loss of consortium.

Loss adjustment expenses: expense paid to defense counsel and all other allocated loss adjustment expenses, such as filing fees, telephone charges, and fees for expert witnesses.

Summary by Indemnity Range Awarded to Each Injured Party, All Cases Closed in 2015									
Indemnity Range	Average Months	Closed Claims	Cumulative % of Claims	Indemnity Paid	Cumulative % of Indemnity Paid	Average Economic Damages	Average Non-Economic Damages	Average Indemnity	Average Expense
None	45	430	54.09%	\$0	0.00%	\$0	\$0	\$0	\$32,782
1,000 - 1,999	43	9	55.2%	\$8,535	0.01%	\$762	\$186	\$948	\$13,723
2,000 - 2,999	16	5	55.9%	\$11,500	0.02%	\$224	\$2,076	\$2,300	\$3,140
3,000 - 3,999	19	2	56.1%	\$6,000	0.02%	\$3,000	\$0	\$3,000	\$6,500
4,000 - 4,999	15	4	56.6%	\$16,566	0.04%	\$2,343	\$1,799	\$4,142	\$1,125
5,000 - 5,999	30	11	58.0%	\$56,331	0.09%	\$2,486	\$2,635	\$5,121	\$9,581
6,000 - 6,999	48	4	58.5%	\$25,819	0.11%	\$2,596	\$3,859	\$6,455	\$2,108
7,000 - 7,999	37	5	59.1%	\$36,835	0.14%	\$3,351	\$4,016	\$7,367	\$4,606
8,000 - 8,999	18	2	59.4%	\$16,966	0.15%	\$8,483	\$0	\$8,483	\$4,776
9,000 - 9,999	37	4	59.9%	\$37,633	0.19%	\$7,548	\$1,860	\$9,408	\$25,893
10,000 - 19,999	30	19	62.3%	\$246,387	0.40%	\$6,267	\$5,948	\$12,968	\$9,927
20,000 - 29,999	43	19	64.7%	\$449,326	0.79%	\$9,576	\$13,678	\$23,649	\$45,411
30,000 - 39,999	43	10	65.9%	\$334,212	1.07%	\$8,151	\$25,270	\$33,421	\$39,911
40,000 - 49,999	25	9	67.0%	\$374,651	1.40%	\$20,594	\$21,034	\$41,628	\$19,096
50,000 - 59,999	40	16	69.1%	\$817,500	2.10%	\$16,400	\$34,694	\$51,094	\$28,314
60,000 - 69,999	41	12	70.6%	\$741,807	2.74%	\$15,846	\$44,305	\$61,817	\$39,817
70,000 - 79,999	52	9	71.7%	\$663,428	3.31%	\$19,681	\$54,033	\$73,714	\$74,145
80,000 - 89,999	40	4	72.2%	\$320,000	3.58%	\$20,000	\$60,000	\$80,000	\$73,798
90,000 - 99,999	58	7	73.1%	\$658,033	4.15%	\$28,330	\$65,674	\$94,005	\$35,905
100,000 - 199,999	51	70	81.9%	\$9,823,137	12.61%	\$42,987	\$97,344	\$140,331	\$74,704
200,000 - 299,999	49	42	87.2%	\$9,887,236	21.12%	\$86,556	\$143,140	\$235,410	\$77,001
300,000 - 399,999	63	26	90.4%	\$8,788,934	28.69%	\$128,050	\$209,986	\$338,036	\$237,685
400,000 - 499,999	50	12	92.0%	\$5,294,988	33.25%	\$215,226	\$226,023	\$441,249	\$170,575
500,000 - 999,999	50	42	97.2%	\$27,723,002	57.12%	\$259,554	\$400,517	\$660,071	\$132,822
1,000,000 - 1,999,999	62	12	98.7%	\$16,584,524	71.40%	\$677,374	\$704,670	\$1,382,044	\$172,853
2,000,000 - 2,999,999	49	6	99.5%	\$13,344,515	82.89%	\$1,524,333	\$699,753	\$2,224,086	\$222,020
3,000,000 - 3,999,999	76	2	99.8%	\$6,225,000	88.25%	\$1,931,250	\$1,181,250	\$3,112,500	\$573,568
Over 4,000,000	75	2	100.0%	\$13,650,000	100.00%	\$4,375,000	\$2,325,000	\$6,825,000	\$932,945
Total	46	795		\$116,142,865		\$69,114	\$76,309	\$146,092	\$59,067
Total (Paid Only)	46	365		\$116,142,865		\$150,536	\$166,207	\$318,200	\$90,032

Summary by Indemnity Range Awarded to Each Injured Party Closed in 2015, Cases Involving at least One Physician or Surgeon									
Indemnity Range	Average Months	Number of Closed Claims	Cumulative % of Claims	Indemnity Paid	Cumulative % of Indemnity Paid	Average Economic Damages	Average Non-Economic Damages	Average Indemnity	Average Expense
None	49	232	61.4%	\$0	0.0%	\$0	\$0	\$0	\$42,092
1,000 - 1,999	42	2	61.9%	\$1,563	0.0%	\$599	\$183	\$782	\$40,258
5,000 - 5,999	18	3	62.7%	\$15,000	0.0%	\$2,667	\$2,333	\$5,000	\$1,861
9,000 - 9,999	27	2	63.2%	\$19,633	0.1%	\$9,817	\$0	\$9,817	\$8,588
10,000 - 19,999	46	5	64.6%	\$58,128	0.1%	\$3,014	\$5,749	\$11,626	\$17,208
20,000 - 29,999	57	3	65.3%	\$67,826	0.2%	\$14,232	\$8,377	\$22,609	\$60,903
30,000 - 39,999	27	3	66.1%	\$102,500	0.4%	\$24,500	\$9,667	\$34,167	\$37,968
40,000 - 49,999	57	1	66.4%	\$40,000	0.4%	\$35,000	\$5,000	\$40,000	\$59,426
50,000 - 59,999	46	6	68.0%	\$307,500	0.9%	\$26,050	\$25,200	\$51,250	\$45,671
60,000 - 69,999	49	4	69.1%	\$245,000	1.2%	\$22,500	\$38,750	\$61,250	\$70,722
70,000 - 79,999	96	2	69.6%	\$145,000	1.4%	\$19,600	\$52,900	\$72,500	\$141,404
80,000 - 89,999	62	1	69.8%	\$80,000	1.5%	\$0	\$80,000	\$80,000	\$44,218
90,000 - 99,999	52	1	70.1%	\$99,900	1.7%	\$0	\$99,900	\$99,900	\$157,248
100,000 -199,999	57	29	77.8%	\$4,096,142	7.4%	\$50,541	\$90,706	\$141,246	\$119,228
200,000 - 299,999	47	17	82.3%	\$4,025,685	13.1%	\$89,636	\$133,051	\$236,805	\$129,142
300,000 - 399,999	80	14	86.0%	\$4,809,699	19.8%	\$143,656	\$199,894	\$343,550	\$382,249
400,000 - 499,999	49	10	88.6%	\$4,394,988	26.0%	\$241,544	\$197,955	\$439,499	\$176,483
500,000 - 999,999	45	31	96.8%	\$20,994,140	55.4%	\$265,108	\$412,122	\$677,230	\$140,183
1,000,000 - 1,999,999	43	7	98.7%	\$10,551,250	70.2%	\$876,692	\$630,629	\$1,507,321	\$182,454
2,000,000 - 2,999,999	46	2	99.2%	\$4,440,000	76.4%	\$1,913,000	\$307,000	\$2,220,000	\$310,015
3,000,000 - 3,999,999	98	1	99.5%	\$3,150,000	80.9%	\$2,362,500	\$787,500	\$3,150,000	\$754,509
Over 4,000,000	75	2	100.0%	\$13,650,000	100.0%	\$4,375,000	\$2,325,000	\$6,825,000	\$932,945
Total	50	378		\$71,293,954		\$98,387	\$88,887	\$188,608	\$87,260
Total (Paid Only)	52	146		\$71,293,954		\$254,729	\$230,132	\$488,315	\$159,035

Summary by Indemnity Range Awarded to Each Injured Party Closed in 2015, Cases Involving at least One Hospital									
Indemnity Range	Average Months	Number of Closed Claims	Cumulative % of Claims	Indemnity Paid	Cumulative % of Indemnity Paid	Average Economic Damages	Average Non- Economic Damages	Average Indemnity	Average Expense
None	43	151	48.55%	\$0	0.00%	\$0	\$0	\$0	\$33,543
1,000 - 1,999	44	3	49.52%	\$3,509	0.01%	\$982	\$188	\$1,170	\$25,710
2,000 - 2,999	14	1	49.84%	\$2,000	0.01%	\$1,120	\$880	\$2,000	\$2,560
4,000 - 4,999	12	3	50.80%	\$12,566	0.03%	\$3,090	\$1,099	\$4,189	\$1,302
5,000 - 5,999	31	4	52.09%	\$20,831	0.07%	\$2,833	\$2,375	\$5,208	\$17,940
6,000 - 6,999	13	2	52.73%	\$13,319	0.09%	\$1,927	\$4,733	\$6,660	\$1,713
7,000 - 7,999	81	1	53.05%	\$7,822	0.10%	\$2,040	\$5,782	\$7,822	\$0
8,000 - 8,999	29	1	53.38%	\$8,500	0.12%	\$8,500	\$0	\$8,500	\$9,551
10,000 - 19,999	27	14	57.88%	\$179,574	0.43%	\$4,755	\$8,072	\$12,827	\$11,373
20,000 - 29,999	47	8	60.45%	\$192,826	0.76%	\$13,337	\$10,766	\$24,103	\$50,427
30,000 - 39,999	16	3	61.41%	\$100,212	0.93%	\$7,867	\$25,537	\$33,404	\$7,336
40,000 - 49,999	13	4	62.70%	\$174,000	1.23%	\$16,250	\$27,250	\$43,500	\$940
50,000 - 59,999	53	4	63.99%	\$207,500	1.59%	\$25,075	\$26,800	\$51,875	\$36,273
60,000 - 69,999	36	4	65.27%	\$247,500	2.02%	\$17,500	\$44,375	\$61,875	\$50,280
70,000 - 79,999	57	4	66.56%	\$293,428	2.52%	\$35,532	\$37,825	\$73,357	\$70,718
90,000 - 99,999	53	6	68.49%	\$563,720	3.49%	\$17,333	\$76,620	\$93,953	\$41,889
100,000 -199,999	50	33	79.10%	\$4,463,495	11.18%	\$44,327	\$90,931	\$135,257	\$90,331
200,000 - 299,999	57	18	84.89%	\$4,267,449	18.53%	\$88,916	\$148,164	\$237,081	\$122,446
300,000 - 399,999	52	11	88.42%	\$3,639,998	24.79%	\$114,364	\$216,545	\$330,909	\$315,766
400,000 - 499,999	50	7	90.68%	\$3,069,166	30.08%	\$136,833	\$301,620	\$438,452	\$245,961
500,000 - 999,999	53	18	96.46%	\$12,053,276	50.83%	\$275,622	\$394,005	\$669,626	\$173,772
1,000,000 - 1,999,999	76	7	98.71%	\$9,626,250	67.41%	\$638,036	\$737,143	\$1,375,179	\$138,090
2,000,000 - 2,999,999	42	1	99.04%	\$2,200,000	71.20%	\$2,100,000	\$100,000	\$2,200,000	\$263,722
3,000,000 - 3,999,999	54	1	99.36%	\$3,075,000	76.49%	\$1,500,000	\$1,575,000	\$3,075,000	\$392,627
Over 4,000,000	75	2	100.00%	\$13,650,000	100.00%	\$4,375,000	\$2,325,000	\$6,825,000	\$932,945
Total	45	311		\$58,071,941		\$89,305	\$96,617	\$186,726	\$76,202
Total (Paid Only)	47	160		\$58,071,941		\$173,587	\$187,800	\$362,950	\$116,463

Summary by Indemnity Range Awarded to Each Injured Party Closed in 2014, All Cases									
Indemnity Range	Average Months	Number of Closed Claims	Cumulative % of Claims	Indemnity Paid	Cumulative % of Indemnity Paid	Average Economic Damages	Average Non- Economic Damages	Average Indemnity	Average Expense
None	45	462	55.7%	\$0	0.0%	\$0	\$0	\$0	\$36,601
1,000 - 1,999	36	17	57.7%	\$20,526	0.0%	\$277	\$930	\$1,207	\$468
2,000 - 2,999	34	3	58.1%	\$6,500	0.0%	\$467	\$1,700	\$2,167	\$8,273
3,000 - ,3999	8	3	58.4%	\$10,661	0.0%	\$3,054	\$500	\$3,554	\$219
4,000 - 4,999	12	4	58.9%	\$17,000	0.0%	\$2,233	\$2,017	\$4,250	\$6,808
5,000 - 5,999	22	8	59.9%	\$41,787	0.1%	\$2,383	\$2,840	\$5,223	\$6,391
7,000 - 7,999	29	4	60.4%	\$29,500	0.1%	\$4,000	\$3,375	\$7,375	\$2,341
8,000 - 8,999	30	2	60.6%	\$16,826	0.1%	\$1,081	\$7,332	\$8,413	\$8,519
10,000 - 19,999	46	20	63.0%	\$267,156	0.3%	\$5,151	\$8,207	\$13,358	\$16,072
20,000 - 29,999	36	25	66.0%	\$576,627	0.8%	\$8,387	\$14,678	\$23,065	\$11,851
30,000 - 39,999	34	15	67.8%	\$485,723	1.2%	\$12,540	\$19,841	\$32,382	\$89,841
40,000 - 49,999	46	7	68.7%	\$304,736	1.4%	\$10,560	\$32,974	\$43,534	\$21,488
50,000 - 59,999	48	15	70.5%	\$751,530	2.0%	\$16,929	\$33,173	\$50,102	\$78,455
60,000 - 69,999	41	8	71.5%	\$505,500	2.4%	\$34,868	\$28,319	\$63,188	\$53,440
70,000 - 79,999	47	15	73.3%	\$1,104,955	3.2%	\$43,908	\$29,755	\$73,664	\$50,041
80,000 - 89,999	43	8	74.2%	\$673,563	3.8%	\$48,561	\$35,635	\$84,195	\$42,723
90,000 - 99,999	46	7	75.1%	\$643,000	4.3%	\$29,486	\$62,371	\$91,857	\$33,789
100,000 -199,999	40	57	81.9%	\$7,904,045	10.4%	\$52,737	\$85,930	\$138,667	\$49,065
200,000 - 299,999	56	45	87.4%	\$10,263,500	18.5%	\$74,848	\$153,230	\$228,078	\$96,815
300,000 - 399,999	50	24	90.3%	\$7,873,621	24.6%	\$126,798	\$201,270	\$328,068	\$119,641
400,000 - 499,999	55	16	92.2%	\$6,723,887	29.9%	\$115,183	\$305,060	\$420,243	\$121,694
500,000 - 999,999	48	39	96.9%	\$26,334,881	50.4%	\$251,550	\$423,703	\$675,253	\$105,172
1,000,000 - 1,999,999	52	11	98.2%	\$15,209,200	62.3%	\$715,431	\$667,224	\$1,382,655	\$113,932
2,000,000 - 2,999,999	36	6	98.9%	\$13,195,000	72.6%	\$629,167	\$1,220,000	\$2,199,167	\$132,036
3,000,000 - 3,999,999	85	5	99.5%	\$15,874,000	85.0%	\$1,895,790	\$1,279,010	\$3,174,800	\$488,529
Over 4,000,000	62	4	100.0%	\$19,150,070	100.0%	\$1,675,000	\$3,112,518	\$4,787,518	\$434,948
Total	45	830		\$127,983,794		\$61,828	\$89,840	\$154,197	\$53,492
Total (Paid Only)	45	368		\$127,983,794		\$139,448	\$202,627	\$347,782	\$74,698

Summary by Indemnity Range Awarded to Each Injured Party Closed in 2014, Cases Involving at least Physician or Surgeon									
Indemnity Range	Average Months	Number of Closed Claims	Cumulative % of Claims	Indemnity Paid	Cumulative % of Indemnity Paid	Average Economic Damages	Average Non- Economic Damages	Average Indemnity	Average Expense
None	50	235	58.8%	\$0	0.0%	\$0	\$0	\$0	\$50,320
2,000 - 2,999	61	1	59.0%	\$2,000	0.0%	\$0	\$2,000	\$2,000	\$21,315
7,000 - 7,999	19	1	59.3%	\$7,500	0.0%	\$7,500	\$0	\$7,500	\$4,239
10,000 - 19,999	55	6	60.8%	\$67,500	0.1%	\$2,100	\$9,150	\$11,250	\$10,066
20,000 - 29,999	47	5	62.0%	\$114,700	0.2%	\$9,903	\$13,037	\$22,940	\$26,899
30,000 - 39,999	47	6	63.5%	\$190,000	0.5%	\$17,083	\$14,583	\$31,667	\$190,819
40,000 - 49,999	54	1	63.8%	\$49,900	0.5%	\$0	\$49,900	\$49,900	\$145,118
50,000 - 59,999	52	8	65.8%	\$401,350	1.0%	\$23,095	\$27,074	\$50,169	\$143,125
60,000 - 69,999	26	1	66.0%	\$60,000	1.1%	\$60,000	\$0	\$60,000	\$7,290
70,000 - 79,999	57	7	67.8%	\$510,000	1.7%	\$39,804	\$33,054	\$72,857	\$92,047
80,000 - 89,999	32	4	68.8%	\$339,560	2.1%	\$35,025	\$49,865	\$84,890	\$43,206
90,000 - 99,999	56	2	69.3%	\$188,000	2.4%	\$45,000	\$49,000	\$94,000	\$70,612
100,000 -199,999	44	26	75.8%	\$3,797,949	7.0%	\$53,049	\$93,026	\$146,075	\$73,972
200,000 - 299,999	68	26	82.3%	\$5,797,500	14.0%	\$96,065	\$126,916	\$222,981	\$121,531
300,000 - 399,999	58	14	85.8%	\$4,486,291	19.5%	\$186,221	\$134,228	\$320,449	\$161,082
400,000 - 499,999	54	15	89.5%	\$6,290,500	27.1%	\$118,969	\$300,398	\$419,367	\$129,807
500,000 - 999,999	48	25	95.8%	\$16,650,152	47.4%	\$289,938	\$376,068	\$666,006	\$144,060
1,000,000 - 1,999,999	54	7	97.5%	\$10,158,741	59.7%	\$824,249	\$627,000	\$1,451,249	\$144,163
2,000,000 - 2,999,999	37	3	98.3%	\$7,010,000	68.2%	\$296,667	\$1,340,000	\$2,336,667	\$162,935
3,000,000 - 3,999,999	82	4	99.3%	\$12,374,000	83.3%	\$1,669,738	\$1,423,762	\$3,093,500	\$579,551
Over 4,000,000	51	3	100.0%	\$13,750,000	100.0%	\$2,233,333	\$2,350,000	\$4,583,333	\$579,931
Total	51	400		\$82,245,643		\$91,203	\$109,161	\$205,614	\$84,723
Total (Paid Only)	53	165		\$82,245,643		\$221,099	\$264,632	\$498,458	\$133,721

Summary by Indemnity Range Awarded to Each Injured Party Closed in 2014, Cases Involving at least Hospital									
Indemnity Range	Average Months	Number of Closed Claims	Cumulative % of Claims	Indemnity Paid	Cumulative % of Indemnity Paid	Average Economic Damages	Average Non- Economic Damages	Average Indemnity	Average Expense
None	46	167	48.13%	\$0	0.00%	\$0	\$0	\$0	\$37,840
1,000 - 1,999	40	15	52.45%	\$17,239	0.02%	\$227	\$922	\$1,149	\$521
2,000 - 2,999	43	2	53.03%	\$4,500	0.03%	\$700	\$1,550	\$2,250	\$12,399
3,000 - 3,999	6	1	53.31%	\$3,916	0.03%	\$3,916	\$0	\$3,916	\$628
4,000 - 4,999	12	1	53.60%	\$4,250	0.04%	\$0	\$4,250	\$4,250	\$14,135
5,000 - 5,999	35	3	54.47%	\$15,500	0.05%	\$1,850	\$3,317	\$5,167	\$9,070
7,000 - 7,999	70	1	54.76%	\$7,000	0.06%	\$0	\$7,000	\$7,000	\$0
10,000 - 19,999	30	9	57.35%	\$115,500	0.20%	\$5,767	\$7,067	\$12,833	\$8,241
20,000 - 29,999	46	11	60.52%	\$248,338	0.50%	\$6,893	\$15,683	\$22,576	\$4,274
30,000 - 39,999	29	8	62.82%	\$263,000	0.81%	\$13,569	\$19,306	\$32,875	\$122,580
40,000 - 49,999	43	5	64.27%	\$213,316	1.06%	\$6,480	\$36,183	\$42,663	\$1,059
50,000 - 59,999	53	10	67.15%	\$500,180	1.66%	\$20,618	\$29,400	\$50,018	\$106,201
60,000 - 69,999	20	2	67.72%	\$127,500	1.81%	\$33,825	\$29,925	\$63,750	\$27,706
70,000 - 79,999	37	5	69.16%	\$366,451	2.25%	\$16,240	\$57,050	\$73,290	\$31,771
80,000 - 89,999	44	4	70.32%	\$339,063	2.65%	\$45,651	\$39,115	\$84,766	\$30,455
90,000 - 99,999	66	3	71.18%	\$270,000	2.97%	\$46,800	\$43,200	\$90,000	\$48,235
100,000 -199,999	41	24	78.10%	\$3,422,323	7.05%	\$40,211	\$102,386	\$142,597	\$28,168
200,000 - 299,999	60	15	82.42%	\$3,582,500	11.31%	\$109,373	\$129,460	\$238,833	\$118,281
300,000 - 399,999	39	12	85.88%	\$3,980,170	16.05%	\$72,695	\$258,986	\$331,681	\$99,425
400,000 - 499,999	62	10	88.76%	\$4,166,387	21.01%	\$124,292	\$292,346	\$416,639	\$159,614
500,000 - 999,999	49	20	94.52%	\$13,372,631	36.93%	\$190,273	\$478,359	\$668,632	\$82,717
1,000,000 - 1,999,999	69	6	96.25%	\$9,749,459	48.54%	\$543,333	\$1,081,577	\$1,624,910	\$173,062
2,000,000 - 2,999,999	33	5	97.69%	\$11,195,000	61.87%	\$579,000	\$1,240,000	\$2,239,000	\$113,139
3,000,000 - 3,999,999	91	4	98.85%	\$12,874,000	77.20%	\$1,987,238	\$1,231,262	\$3,218,500	\$532,311
Over 4,000,000	62	4	100.00%	\$19,150,070	100.00%	\$1,675,000	\$3,112,518	\$4,787,518	\$434,948
Total	46	347	.	\$83,988,293	.	\$87,295	\$148,694	\$242,041	\$61,702
Total (Paid Only)	46	180	.	\$83,988,293	.	\$168,285	\$286,650	\$466,602	\$83,841

Summary by Indemnity Range Awarded to Each Injured Party Closed in 2013, All Cases									
Indemnity Range	Average Months	Number of Closed Claims	Cumulative % of Claims	Indemnity Paid	Cumulative % of Indemnity Paid	Average Economic Damages	Average Non- Economic Damages	Average Indemnity	Average Expense
None	41	501	56.5%	\$0	0.0%	\$0	\$0	\$0	\$31,044
1,000 - 1,999	23	22	59.0%	\$22,063	0.0%	\$541	\$462	\$1,003	\$15,539
2,000 - 2,999	28	6	59.6%	\$14,346	0.0%	\$1,624	\$767	\$2,391	\$1,128
3,000 - ,3999	28	9	60.7%	\$30,429	0.0%	\$1,403	\$1,978	\$3,381	\$32,032
4,000 - 4,999	18	3	61.0%	\$13,000	0.1%	\$3,133	\$1,200	\$4,333	\$51
5,000 - 5,999	19	6	61.7%	\$31,191	0.1%	\$1,749	\$3,450	\$5,199	\$900
6,000 - 6,999	7	1	61.8%	\$6,500	0.1%	\$0	\$6,500	\$6,500	\$0
7,000 - 7,999	21	4	62.2%	\$30,281	0.1%	\$2,402	\$5,169	\$7,570	\$4,939
8,000 - 8,999	20	3	62.6%	\$24,625	0.2%	\$3,841	\$4,367	\$8,208	\$1,932
10,000 - 19,999	35	34	66.4%	\$438,986	0.6%	\$3,955	\$8,956	\$12,911	\$24,083
20,000 - 29,999	44	24	69.1%	\$563,363	1.1%	\$5,784	\$17,689	\$23,473	\$48,440
30,000 - 39,999	47	14	70.7%	\$482,522	1.5%	\$10,771	\$23,695	\$34,466	\$71,966
40,000 - 49,999	56	12	72.0%	\$507,000	1.9%	\$11,983	\$30,267	\$42,250	\$50,914
50,000 - 59,999	44	19	74.2%	\$994,631	2.8%	\$15,758	\$36,065	\$52,349	\$31,973
60,000 - 69,999	49	9	75.2%	\$565,000	3.3%	\$17,850	\$44,928	\$62,778	\$65,385
70,000 - 79,999	43	12	76.6%	\$892,500	4.1%	\$11,737	\$62,638	\$74,375	\$41,893
80,000 - 89,999	38	8	77.5%	\$682,011	4.7%	\$44,125	\$41,126	\$85,251	\$49,413
90,000 - 99,999	57	6	78.1%	\$555,818	5.2%	\$35,856	\$56,781	\$92,636	\$45,842
100,000 -199,999	47	78	86.9%	\$10,871,680	15.0%	\$46,317	\$93,064	\$139,381	\$81,616
200,000 - 299,999	49	28	90.1%	\$6,443,000	20.7%	\$88,762	\$141,345	\$230,107	\$119,697
300,000 - 399,999	47	18	92.1%	\$6,175,000	26.3%	\$160,313	\$182,743	\$343,056	\$93,260
400,000 - 499,999	53	17	94.0%	\$7,388,500	32.9%	\$269,870	\$164,747	\$434,618	\$187,978
500,000 - 999,999	55	25	96.8%	\$17,455,490	48.5%	\$326,609	\$371,611	\$698,220	\$252,563
1,000,000 - 1,999,999	59	21	99.2%	\$26,612,009	72.3%	\$509,530	\$757,709	\$1,267,239	\$201,403
2,000,000 - 2,999,999	40	3	99.6%	\$6,590,000	78.2%	\$1,063,333	\$1,133,333	\$2,196,667	\$162,158
Over 4,000,000	92	4	100.0%	\$24,300,000	100.0%	\$3,192,500	\$2,882,500	\$6,075,000	\$355,019
Total	43	887		\$111,689,945		\$56,605	\$69,302	\$125,919	\$55,504
Total (Paid Only)	44	386		\$111,689,945		\$130,075	\$159,251	\$289,352	\$87,251

Summary by Indemnity Range Awarded to Each Injured Party Closed in 2013, Cases Involving at least One Physician or Surgeon									
Indemnity Range	Average Months	Number of Closed Claims	Cumulative % of Claims	Indemnity Paid	Cumulative % of Indemnity Paid	Average Economic Damages	Average Non- Economic Damages	Average Indemnity	Average Expense
None	45	251	58.0%	\$0	0.0%	\$0	\$0	\$0	\$37,661
1,000 - 1,999	61	3	58.7%	\$5,234	0.0%	\$1,745	\$0	\$1,745	\$94,554
2,000 - 2,999	7	1	58.9%	\$2,286	0.0%	\$2,286	\$0	\$2,286	\$0
3,000 - 3,999	84	1	59.1%	\$3,653	0.0%	\$3,653	\$0	\$3,653	\$276,307
10,000 - 19,999	34	7	60.7%	\$95,000	0.1%	\$6,254	\$7,317	\$13,571	\$39,498
20,000 - 29,999	56	11	63.3%	\$268,000	0.5%	\$5,796	\$18,568	\$24,364	\$61,591
30,000 - 39,999	69	5	64.4%	\$177,534	0.7%	\$11,720	\$23,787	\$35,507	\$115,234
40,000 - 49,999	70	6	65.8%	\$250,000	1.1%	\$11,883	\$29,783	\$41,667	\$78,597
50,000 - 59,999	51	11	68.4%	\$581,651	1.8%	\$15,000	\$37,877	\$52,877	\$40,387
60,000 - 69,999	58	4	69.3%	\$247,500	2.2%	\$18,300	\$43,575	\$61,875	\$94,492
70,000 - 79,999	41	6	70.7%	\$450,000	2.8%	\$7,875	\$67,125	\$75,000	\$53,813
80,000 - 89,999	46	3	71.4%	\$257,500	3.1%	\$56,500	\$29,333	\$85,833	\$98,074
90,000 - 99,999	75	4	72.3%	\$367,500	3.6%	\$35,375	\$56,500	\$91,875	\$68,438
100,000 -199,999	53	44	82.5%	\$6,344,813	12.0%	\$41,812	\$102,388	\$144,200	\$96,036
200,000 - 299,999	49	15	85.9%	\$3,445,500	16.6%	\$105,035	\$124,665	\$229,700	\$178,026
300,000 - 399,999	55	9	88.0%	\$3,030,000	20.6%	\$200,821	\$135,846	\$336,667	\$96,310
400,000 - 499,999	51	14	91.2%	\$6,138,500	28.7%	\$318,771	\$119,693	\$438,464	\$224,116
500,000 - 999,999	61	18	95.4%	\$12,513,000	45.3%	\$349,605	\$345,562	\$695,167	\$267,802
1,000,000 - 1,999,999	64	15	98.9%	\$19,397,986	71.0%	\$505,008	\$788,191	\$1,293,199	\$182,723
2,000,000 - 2,999,999	49	2	99.3%	\$4,590,000	77.1%	\$1,345,000	\$950,000	\$2,295,000	\$243,238
Over 4,000,000	65	3	100.0%	\$17,300,000	100.0%	\$3,050,000	\$2,716,667	\$5,766,667	\$327,160
Total	49	433		\$75,465,657		\$83,692	\$90,594	\$174,286	\$77,731
Total (Paid Only)	55	182		\$75,465,657		\$199,113	\$215,534	\$414,646	\$132,991

Summary by Indemnity Range Awarded to Each Injured Party Closed in 2012, Cases Involving at least One Hospital									
Indemnity Range	Average Months	Number of Closed Claims	Cumulative % of Claims	Indemnity Paid	Cumulative % of Indemnity Paid	Average Economic Damages	Average Non- Economic Damages	Average Indemnity	Average Expense
None	42	173	51.3%	\$0	0.0%	\$0	\$0	\$0	\$24,569
1,000 - 1,999	32	12	54.9%	\$12,248	0.0%	\$463	\$558	\$1,021	\$27,953
2,000 - 2,999	32	5	56.4%	\$12,060	0.1%	\$1,492	\$920	\$2,412	\$1,353
3,000 - 3,999	35	2	57.0%	\$7,375	0.1%	\$1,750	\$1,938	\$3,688	\$4,885
5,000 - 5,999	14	4	58.2%	\$21,191	0.1%	\$1,673	\$3,625	\$5,298	\$1,349
7,000 - 7,999	20	3	59.1%	\$22,781	0.2%	\$1,452	\$6,141	\$7,594	\$4,080
8,000 - 8,999	18	2	59.6%	\$16,500	0.2%	\$4,620	\$3,630	\$8,250	\$2,899
10,000 - 19,999	34	16	64.4%	\$220,230	0.8%	\$2,723	\$11,041	\$13,764	\$14,526
20,000 - 29,999	39	14	68.6%	\$329,863	1.6%	\$6,019	\$17,543	\$23,562	\$56,686
30,000 - 39,999	34	7	70.6%	\$236,887	2.2%	\$8,170	\$25,671	\$33,841	\$56,041
40,000 - 49,999	51	6	72.4%	\$252,000	2.9%	\$7,167	\$34,833	\$42,000	\$48,712
50,000 - 59,999	37	9	75.1%	\$461,651	4.0%	\$16,667	\$33,517	\$51,295	\$44,531
60,000 - 69,999	62	4	76.3%	\$250,000	4.6%	\$25,900	\$36,600	\$62,500	\$118,695
70,000 - 79,999	32	1	76.6%	\$75,000	4.8%	\$45,000	\$30,000	\$75,000	\$67,990
80,000 - 89,999	37	3	77.5%	\$259,000	5.5%	\$26,500	\$59,833	\$86,333	\$47,323
90,000 - 99,999	28	2	78.0%	\$188,318	6.0%	\$35,000	\$59,159	\$94,159	\$0
100,000 -199,999	36	26	85.8%	\$3,767,622	15.5%	\$57,650	\$87,259	\$144,909	\$83,987
200,000 - 299,999	54	13	89.6%	\$3,008,000	23.0%	\$135,659	\$95,726	\$231,385	\$191,047
300,000 - 399,999	37	7	91.7%	\$2,365,000	29.0%	\$111,671	\$226,186	\$337,857	\$74,620
400,000 - 499,999	55	4	92.9%	\$1,713,500	33.3%	\$147,125	\$281,250	\$428,375	\$69,594
500,000 - 999,999	58	12	96.4%	\$8,192,765	54.0%	\$322,083	\$360,647	\$682,730	\$280,931
1,000,000 - 1,999,999	53	11	99.7%	\$12,764,023	86.1%	\$320,909	\$839,457	\$1,160,366	\$259,464
Over 4,000,000	80	1	100.0%	\$5,500,000	100.0%	\$5,150,000	\$350,000	\$5,500,000	\$164,856
Total	42	337		\$39,676,014		\$53,088	\$64,616	\$117,733	\$57,211
Total (Paid Only)	41	164		\$39,676,014		\$109,089	\$132,777	\$241,927	\$91,644

Section III

Average Payments by Injury Severity And Lapsed Time to Disposition

This section illustrates the paid claim count, the average paid indemnity (economic + non-economic), the percent change of paid claims, and the percent change of average paid indemnity by bodily injury severity for the past four years. These tables are displayed by the major business classifications and by the month from incident to disposition for all medical care providers, physicians and hospitals. Severity categories are defined as follows:

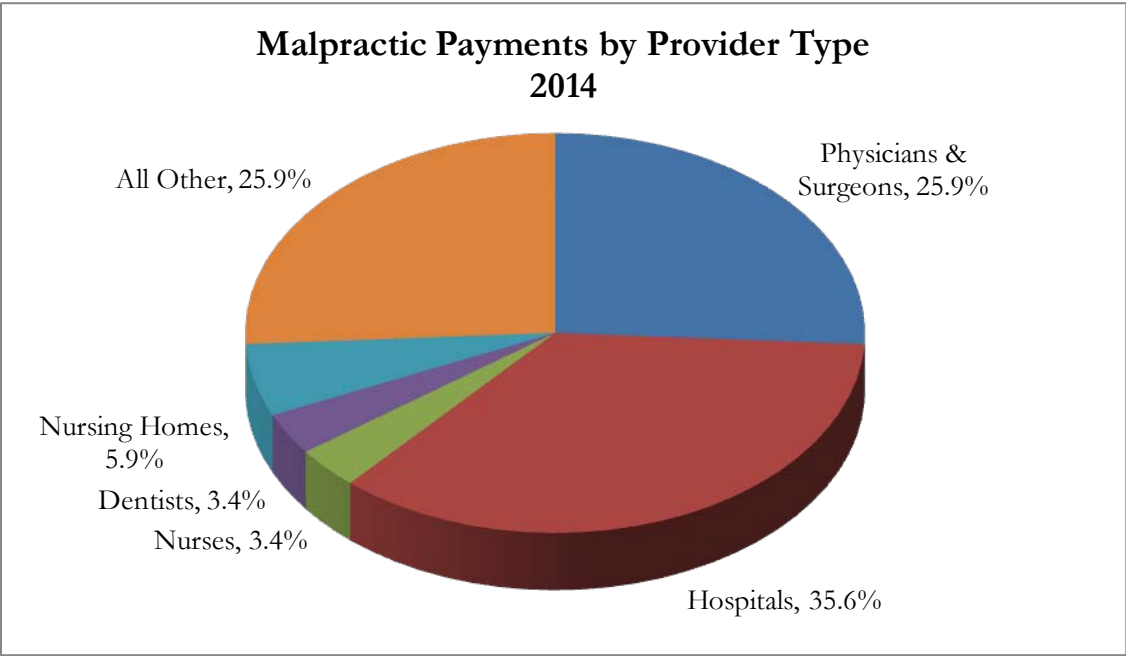
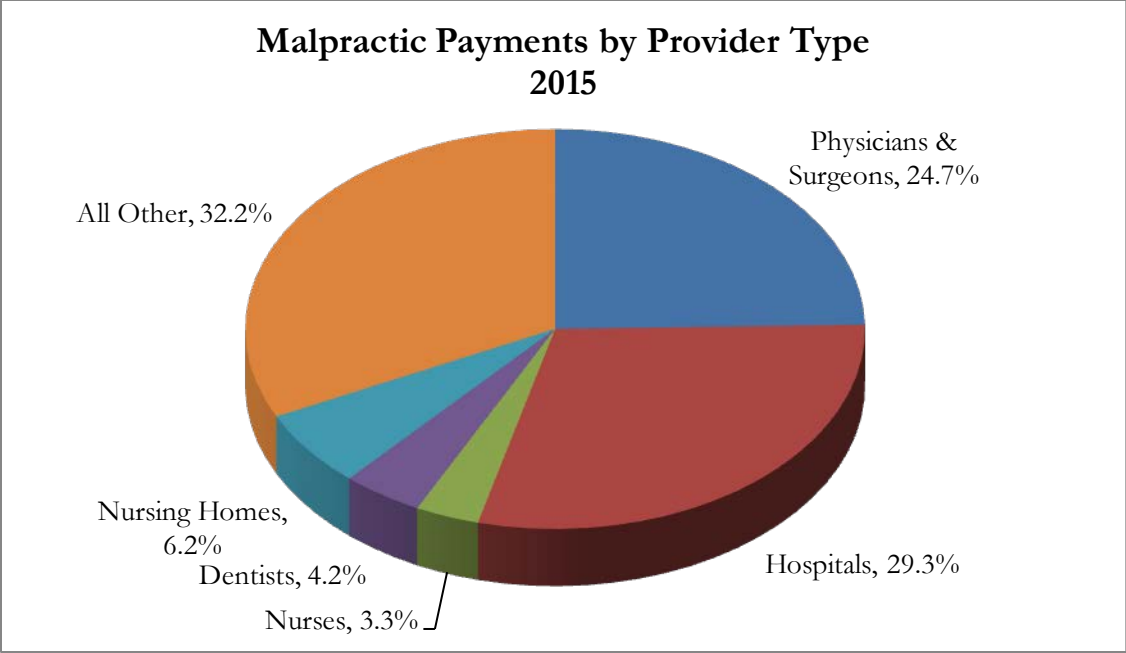
Temporary Injuries (1 – 4)

1. Emotional only - fright, no physical damage. Examples include breach of patient confidentiality, misdiagnosing a healthy patient with a condition, inappropriate legal or ethical behavior.
2. Insignificant – Lacerations, minor contusions, rash. No delay in recovery.
3. Minor – Infections, misset fracture, fall in hospital. Recovery is delayed.
4. Major – burns, surgical material retained, drug side-effect, temporary brain damage. Recovery delayed.

Permanent Non-Fatal Injuries (5 – 8)

5. Minor – Loss of fingers, damage to internal organs. Injuries are non-disabling.
6. Significant – Deafness, loss of limb, loss of eye, one kidney or lung
7. Major – Paraplegia, blindness, loss of two limbs, significant brain damage
8. Grave – quadriplegia, severe brain damage, life-long care or fatal prognosis.

Fatalities – 9

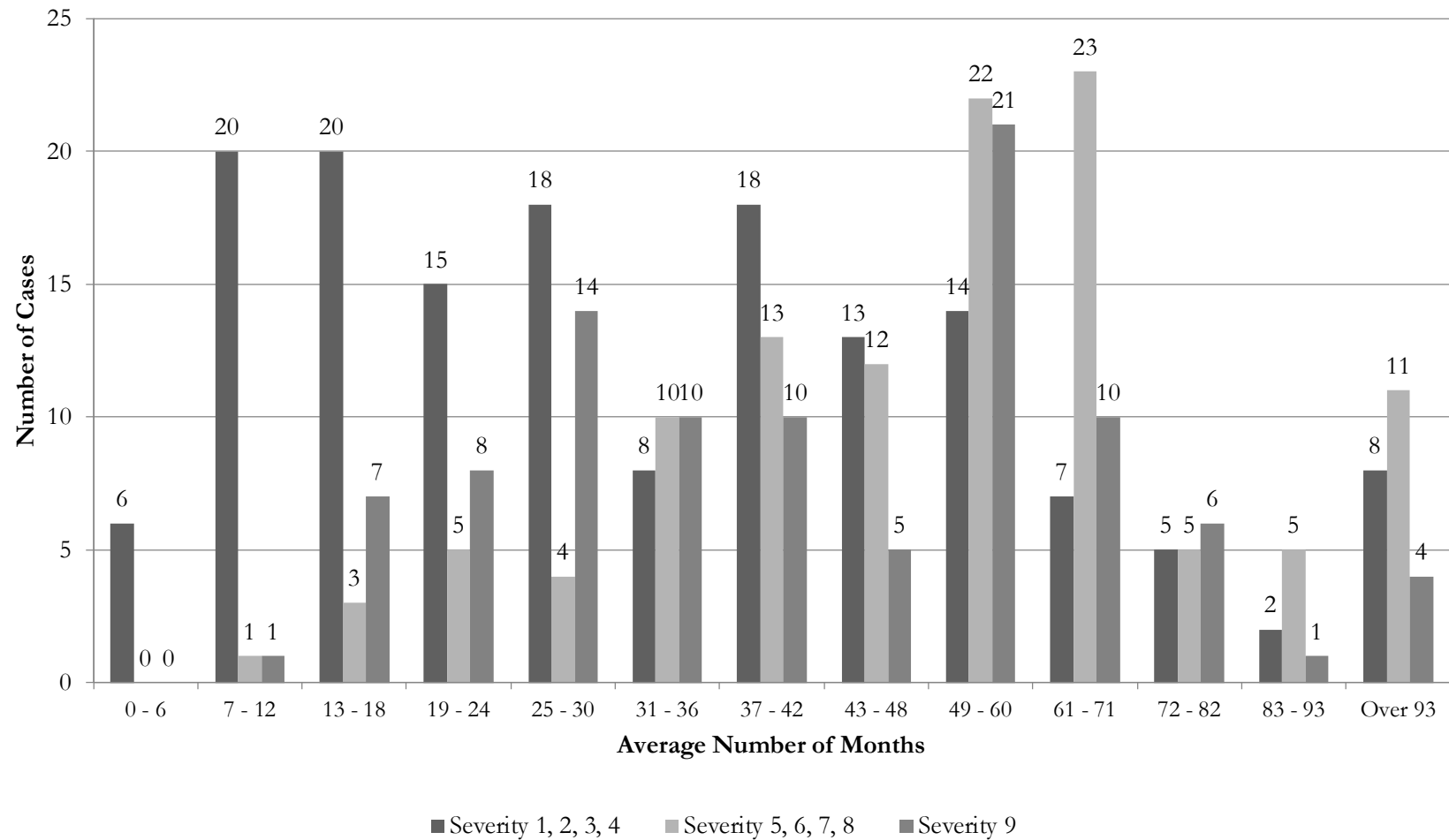


Claims by Provider Type												
	2015		2014 - 2015		2014		2013 - 2014		2013		2012 - 2013	
Profession Type	Paid Claims	Average Indemnity	% Change, Paid Claims	% Change, Average Indemnity	Paid Claims	Average Indemnity	% Change, Paid Claims	% Change, Average Indemnity	Paid Claims	Average Indemnity	% Change, Paid Claims	% Change, Average Indemnity
Severity 1, 2, 3, 4 (Temporary Injuries)												
Chiropractors	1	\$50,000	-80.0%	212.5%	5	\$16,000	66.7%	-70.2%	3	\$53,632	200.0%	-73.2%
Clinics & Corporations	38	\$65,535	2.7%	-58.3%	37	\$157,224	19.4%	-3.1%	31	\$162,269	-38.0%	18.3%
Dentists	15	\$24,964	0.0%	-31.3%	15	\$36,350	-28.6%	-6.2%	21	\$38,732	61.5%	92.0%
Hospitals	55	\$59,546	-29.5%	-61.4%	78	\$154,298	13.0%	149.8%	69	\$61,757	-14.8%	-9.9%
Nurses	6	\$84,083	50.0%	-10.6%	4	\$94,071	0.0%	58.1%	4	\$59,495	100.0%	339.4%
Nursing Homes	10	\$78,900	0.0%	-18.1%	10	\$96,333	25.0%	-7.9%	8	\$104,564	-27.3%	19.8%
Optometrists	0	\$0			0	\$0			0	\$0	-100.0%	-100.0%
Pharmacies	16	\$35,117	220.0%	136.0%	5	\$14,880	-44.4%	-30.9%	9	\$21,534	-30.8%	129.8%
Physicians & Surgeons	26	\$288,351	0.0%	85.6%	26	\$155,371	-44.7%	2.9%	47	\$151,025	135.0%	64.2%
Podiatrist/Chiropodist	4	\$631,629	33.3%	913.3%	3	\$62,333	200.0%	38.5%	1	\$45,000		
Subtotal	171	\$105,666	-6.6%	-19.8%	183	\$131,795	-5.2%	36.2%	193	\$96,774	0.5%	16.6%
Severity 5, 6, 7, 8 (Permanent Injuries)												
Chiropractors	1	\$275,000	.	.	0	\$0	-100.0%	-100.0%	1	\$690,000	-66.7%	137.9%
Clinics & Corporations	46	\$574,350	24.3%	17.2%	37	\$489,917	-11.9%	-20.6%	42	\$617,072	-26.3%	68.5%
Dentists	4	\$148,125	.	.	0	\$0	-100.0%	-100.0%	2	\$23,767	100.0%	-81.0%
Hospitals	46	\$424,403	2.2%	-34.7%	45	\$649,560	15.4%	168.2%	39	\$242,222	-29.1%	-40.5%
Nurses	6	\$412,500	100.0%	5.3%	3	\$391,667	-50.0%	-61.0%	6	\$1,004,167	-14.3%	1812.7%
Nursing Homes	2	\$225,000	-33.3%	-8.2%	3	\$245,000	200.0%	263.0%	1	\$67,500	-75.0%	18.7%
Optometrists	1	\$32,000	.	.	0	\$0			0	\$0		
Pharmacies	2	\$932,500	-50.0%	973.4%	4	\$86,875	300.0%	768.8%	1	\$10,000	.	.
Physicians & Surgeons	47	\$439,071	-23.0%	13.2%	61	\$387,938	22.0%	-11.6%	50	\$438,950	-35.1%	-8.7%
Podiatrist/Chiropodist	3	\$212,500	200.0%	2733.3%	1	\$7,500	0.0%	-91.7%	1	\$90,000	-50.0%	-52.0%
Subtotal	158	\$461,430	2.6%	-3.0%	154	\$475,885	7.7%	5.9%	143	\$449,239	-30.6%	12.6%
Severity 9 (Fatality)												

Claims by Provider Type												
	2015		2014 - 2015		2014		2013 - 2014		2013		2012 - 2013	
Profession Type	Paid Claims	Average Indemnity	% Change, Paid Claims	% Change, Average Indemnity	Paid Claims	Average Indemnity	% Change, Paid Claims	% Change, Average Indemnity	Paid Claims	Average Indemnity	% Change, Paid Claims	% Change, Average Indemnity
Chiropractors	0	\$0			0	\$0	-100.0%	-100.0%	1	\$100,000		
Clinics & Corporations	31	\$179,370	34.8%	-18.1%	23	\$219,082	-30.3%	-6.2%	33	\$233,648	-17.5%	-0.1%
Dentists	0	\$0			0	\$0			0	\$0		
Hospitals	31	\$230,686	-11.4%	-46.9%	35	\$434,590	9.4%	10.3%	32	\$394,186	-30.4%	156.8%
Nurses	3	\$236,667	-62.5%	72.4%	8	\$137,250	33.3%	-39.7%	6	\$227,500	50.0%	1.7%
Nursing Homes	16	\$125,958	23.1%	-30.6%	13	\$181,423	30.0%	49.5%	10	\$121,349	-9.1%	0.1%
Pharmacies	2	\$412,500			0	\$0			0	\$0	-100.0%	-100.0%
Physicians & Surgeons	38	\$234,369	35.7%	-4.5%	28	\$245,464	7.7%	10.6%	26	\$221,870	-42.2%	-12.6%
Podiatrist/Chiropodist	0	\$0			0	\$0			0	\$0		
Subtotal	121	\$208,001	13.1%	-27.2%	107	\$285,785	-0.9%	7.3%	108	\$266,402	-26.5%	30.2%

Lapsed Months from Incident to Disposition

2015 Paid Incidents - All Cases



Average Indemnity by Injury Severity (1 to 9 Scale) and Months to Disposition												
All Cases												
	2015		2014 – 2015		2014		2013 – 2014		2013		2012 - 2013	
Months from Injury to Disposition	Paid Claims	Average Indemnity	% Change, Paid Claims	% Change, Average Indemnity	Paid Claims	Average Indemnity	% Change, Paid Claims	% Change, Average Indemnity	Paid Claims	Average Indemnity	% Change, Paid Claims	% Change, Average Indemnity
Severity 1, 2, 3, 4 (Temporary Injuries)												
0 - 6	6	\$5,303	-14.3%	-19.3%	7	\$6,573	-30.0%	-50.1%	10	\$13,168	-28.6%	283.2%
7 - 12	20	\$19,452	-13.0%	-41.1%	23	\$33,023	21.1%	181.5%	19	\$11,731	-17.4%	-42.9%
13 - 18	20	\$35,130	25.0%	-49.3%	16	\$69,322	-27.3%	89.7%	22	\$36,542	-15.4%	2.6%
19 - 24	15	\$48,661	-31.8%	-13.2%	22	\$56,093	144.4%	30.1%	9	\$43,123	-66.7%	-47.1%
25 - 30	18	\$132,686	12.5%	77.3%	16	\$74,832	-20.0%	-46.2%	20	\$139,146	-23.1%	6.7%
31 - 36	8	\$454,002	-20.0%	139.8%	10	\$189,350	-50.0%	10.2%	20	\$171,811	25.0%	71.1%
37 - 42	18	\$192,306	28.6%	18.5%	14	\$162,341	-12.5%	-13.1%	16	\$186,908	100.0%	189.4%
43 - 48	13	\$158,786	44.4%	4.8%	9	\$151,444	-30.8%	-25.6%	13	\$203,440	44.4%	83.2%
48 - 60	14	\$100,072	-17.6%	-51.2%	17	\$205,051	-22.7%	115.8%	22	\$95,028	22.2%	-53.8%
61 - 71	7	\$181,786	-58.8%	191.0%	17	\$62,460	41.7%	-66.4%	12	\$185,835	140.0%	414.8%
72 - 82	5	\$47,563	-28.6%	-78.4%	7	\$220,396	16.7%	456.7%	6	\$39,588	50.0%	-46.2%
83 - 93	2	\$52,157	-71.4%	-80.9%	7	\$272,510	133.3%	771.4%	3	\$31,271	50.0%	-77.7%
94 - 104	3	\$109,167	50.0%	-96.0%	2	\$2,706,285	-50.0%	1904.7%	4	\$135,000	100.0%	8.0%
105 - 115	1	\$379,235	-50.0%	21.8%	2	\$311,250	100.0%	730.0%	1	\$37,500	0.0%	-85.0%
116 - 126	1	\$750,000	0.0%	7400.0%	1	\$10,000	.	.	0	\$0		
127 - 137	0	\$0	-100.0%	-100.0%	1	\$200,000	0.0%	10699.1%	1	\$1,852		
138 - 148	0	\$0			0	\$0	-100.0%	-100.0%	1	\$45,000		
149 - 159	2	\$3,500			0	\$0			0	\$0		
160 - 170	0	\$0			0	\$0			0	\$0		
171 - 181	0	\$0			0	\$0			0	\$0		
182 - 192	0	\$0			0	\$0			0	\$0	-100.0%	-100.0%
193 - 203	0	\$0			0	\$0			0	\$0		
204 - 214	0	\$0			0	\$0			0	\$0		

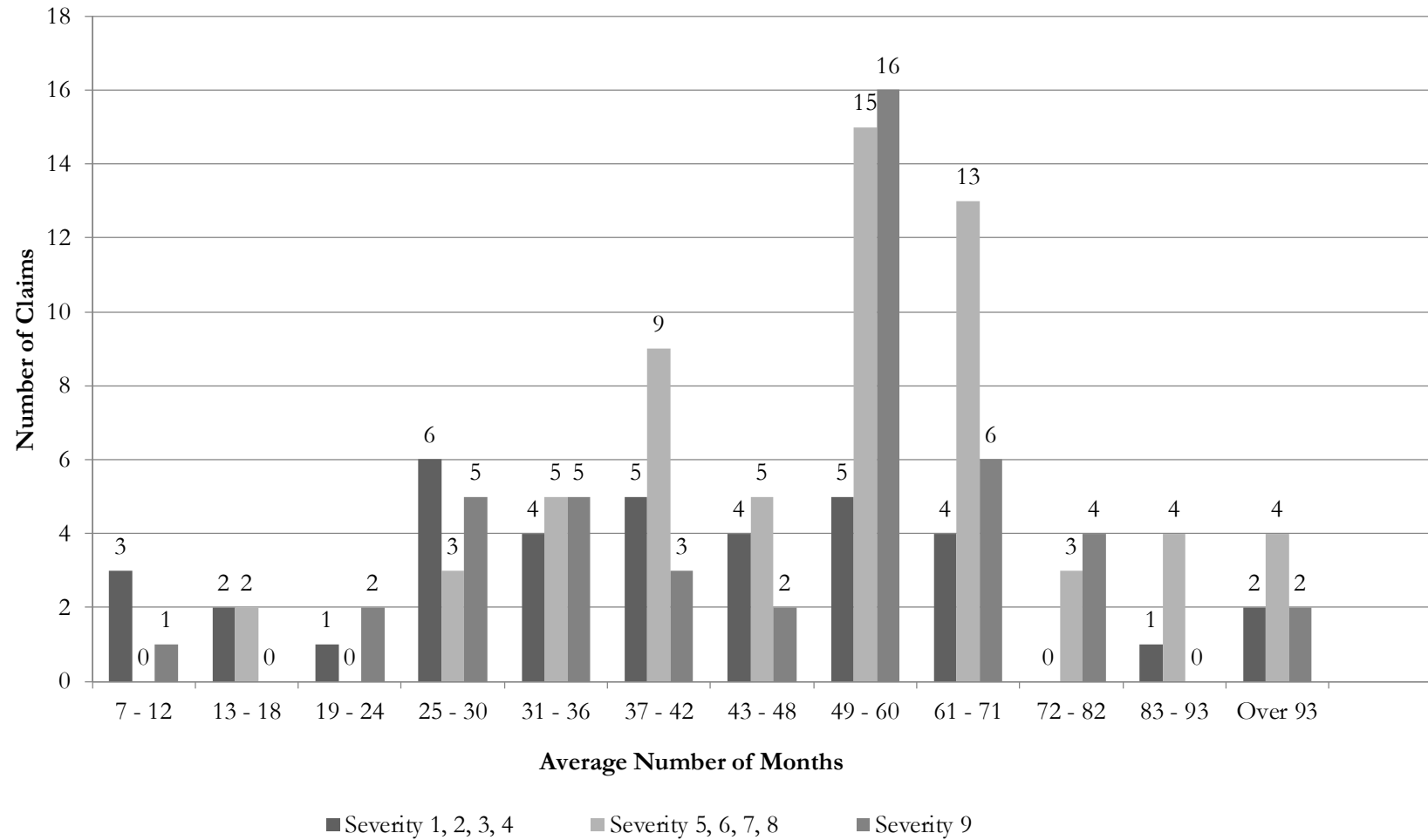
Average Indemnity by Injury Severity (1 to 9 Scale) and Months to Disposition All Cases												
	2015		2014 – 2015		2014		2013 – 2014		2013		2012 - 2013	
Months from Injury to Disposition	Paid Claims	Average Indemnity	% Change, Paid Claims	% Change, Average Indemnity	Paid Claims	Average Indemnity	% Change, Paid Claims	% Change, Average Indemnity	Paid Claims	Average Indemnity	% Change, Paid Claims	% Change, Average Indemnity
Over 225	1	\$190,000			0	\$0			0	\$0		
Subtotal	154	\$117,330	-9.9%	-16.8%	171	\$141,043	-4.5%	35.2%	179	\$104,343	-2.2%	19.8%
Severity 5, 6, 7 & 8 (Permanent Injuries)												
0 - 6	0	\$0			0	\$0	-100.0%	-100.0%	1	\$780		
7 - 12	1	\$50,000	-50.0%	122.2%	2	\$22,500	-50.0%	-32.6%	4	\$33,375	33.3%	-90.0%
13 - 18	3	\$100,000	-25.0%	-90.3%	4	\$1,031,365	0.0%	160.1%	4	\$396,500	0.0%	377.5%
19 - 24	5	\$174,500	-16.7%	-47.3%	6	\$330,833	0.0%	30.7%	6	\$253,083	50.0%	65.3%
25 - 30	4	\$373,917	-55.6%	24.2%	9	\$301,056	-30.8%	41.6%	13	\$212,552	-18.8%	-58.4%
31 - 36	10	\$574,607	100.0%	-35.4%	5	\$889,000	66.7%	-62.2%	3	\$2,350,000	-62.5%	330.5%
37 - 42	13	\$1,327,491	-27.8%	106.7%	18	\$642,121	100.0%	48.8%	9	\$431,389	-30.8%	59.8%
43 - 48	12	\$625,690	-45.5%	29.0%	22	\$485,139	69.2%	81.9%	13	\$266,733	-43.5%	-48.3%
48 - 60	22	\$613,111	83.3%	-43.3%	12	\$1,081,792	-52.0%	90.4%	25	\$568,060	-13.8%	-32.6%
61 - 71	23	\$464,291	76.9%	-42.5%	13	\$807,742	0.0%	54.1%	13	\$524,231	8.3%	-21.3%
72 - 82	5	\$202,282	400.0%	1.1%	1	\$200,000	-88.9%	-81.8%	9	\$1,097,685	50.0%	64.4%
83 - 93	5	\$575,000	0.0%	-30.5%	5	\$826,800	0.0%	594.2%	5	\$119,100	-28.6%	-79.5%
94 - 104	2	\$1,588,750	-66.7%	123.8%	6	\$710,000	100.0%	-38.0%	3	\$1,145,000	-25.0%	-24.3%
105 - 115	1	\$5,000,000	0.0%	1900.0%	1	\$250,000			0	\$0	-100.0%	-100.0%
116 - 126	2	\$266,250	0.0%	66.4%	2	\$160,000	100.0%	-40.3%	1	\$268,000		
127 - 137	0	\$0	-100.0%	-100.0%	1	\$3,100,000	0.0%	520.0%	1	\$500,000		
138 - 148	0	\$0			0	\$0	-100.0%	-100.0%	1	\$95,000	-50.0%	-88.8%
149 - 159	1	\$65,000	0.0%	-96.7%	1	\$1,999,000	0.0%	1899.0%	1	\$100,000		
160 - 170	2	\$238,750			0	\$0			0	\$0	-100.0%	-100.0%
171 - 181	0	\$0			0	\$0	-100.0%	-100.0%	1	\$7,000,000		
182 - 192	1	\$1,350,000			0	\$0	-100.0%	-100.0%	1	\$950,000	0.0%	58.3%
193 - 203	0	\$0			0	\$0			0	\$0		

Average Indemnity by Injury Severity (1 to 9 Scale) and Months to Disposition All Cases												
	2015		2014 – 2015		2014		2013 – 2014		2013		2012 - 2013	
Months from Injury to Disposition	Paid Claims	Average Indemnity	% Change, Paid Claims	% Change, Average Indemnity	Paid Claims	Average Indemnity	% Change, Paid Claims	% Change, Average Indemnity	Paid Claims	Average Indemnity	% Change, Paid Claims	% Change, Average Indemnity
204 -214	1	\$625,000			0	\$0			0	\$0	-100.0%	-100.0%
215 - 225	0	\$0			0	\$0			0	\$0		
Over 225	1	\$395,000			0	\$0			0	\$0		
Subtotal	114	\$639,526	5.6%	-5.8%	108	\$678,577	-5.3%	20.4%	114	\$563,519	-16.8%	-6.1%
Severity 9 (Fatal)												
0 - 6	0	\$0	-100.0%	-100.0%	1	\$100,000			0	\$0		
7 - 12	1	\$1,700,000	-50.0%	1207.7%	2	\$130,000	-33.3%	2.6%	3	\$126,667	50.0%	-41.1%
13 - 18	7	\$262,143	75.0%	-70.1%	4	\$878,125	300.0%	485.4%	1	\$150,000	-50.0%	-80.2%
19 - 24	8	\$293,937	14.3%	63.9%	7	\$179,286	40.0%	39.5%	5	\$128,500	-16.7%	-49.2%
25 - 30	14	\$168,414	75.0%	-30.5%	8	\$242,188	-38.5%	-9.8%	13	\$268,471	85.7%	-45.6%
31 - 36	10	\$289,489	-23.1%	-59.1%	13	\$708,181	85.7%	350.9%	7	\$157,070	-56.3%	-57.0%
37 - 42	10	\$307,343	42.9%	34.5%	7	\$228,571	-46.2%	-28.0%	13	\$317,308	-43.5%	50.5%
43 - 48	5	\$385,000	25.0%	78.8%	4	\$215,323	-50.0%	-57.5%	8	\$507,188	-38.5%	125.1%
48 - 60	21	\$257,914	40.0%	-14.2%	15	\$300,538	-11.8%	32.8%	17	\$226,313	-15.0%	64.1%
61 - 71	10	\$178,600	11.1%	36.5%	9	\$130,833	-25.0%	-38.4%	12	\$212,458	9.1%	1.7%
72 - 82	6	\$214,714	-33.3%	4.4%	9	\$205,710	28.6%	-77.9%	7	\$930,714	75.0%	447.1%
83 - 93	1	\$30,000	-50.0%	-86.7%	2	\$225,000	-60.0%	65.4%	5	\$136,000	66.7%	81.3%
94 - 104	3	\$146,667	50.0%	-82.8%	2	\$852,720	100.0%	262.9%	1	\$235,000	-66.7%	127.4%
105 - 115	0	\$0	-100.0%	-100.0%	4	\$444,375	300.0%	-55.6%	1	\$1,000,000	0.0%	300.0%
116 - 126	1	\$70,000	0.0%	4566.7%	1	\$1,500			0	\$0	-100.0%	-100.0%
127 - 137	0	\$0			0	\$0			0	\$0	-100.0%	-100.0%
138 - 148	0	\$0			0	\$0			0	\$0	-100.0%	-100.0%
149 - 159	0	\$0	-100.0%	-100.0%	1	\$375,000			0	\$0		
160 - 170	0	\$0			0	\$0			0	\$0		
171 - 181	0	\$0			0	\$0			0	\$0	-100.0%	-100.0%

Average Indemnity by Injury Severity (1 to 9 Scale) and Months to Disposition All Cases												
	2015		2014 – 2015		2014		2013 – 2014		2013		2012 - 2013	
Months from Injury to Disposition	Paid Claims	Average Indemnity	% Change, Paid Claims	% Change, Average Indemnity	Paid Claims	Average Indemnity	% Change, Paid Claims	% Change, Average Indemnity	Paid Claims	Average Indemnity	% Change, Paid Claims	% Change, Average Indemnity
182 - 192	0	\$0			0	\$0			0	\$0		
193 - 203	0	\$0			0	\$0			0	\$0		
204 -214	0	\$0			0	\$0			0	\$0		
Over 225	0	\$0			0	\$0			0	\$0		
Subtotal	97	\$259,465	9.0%	-24.5%	89	\$343,585	-4.3%	11.1%	93	\$309,370	-20.5%	20.4%

Lapsed Months from Incident to Disposition

2015 Paid Claims Involving At Least One Physician or Surgeon



Average Indemnity by Bodily Injury Level and Disposition Time Cases Involving At Least One Physician or Surgeon												
	2015		2014-2015		2014		2013-2014		2013		2012-2013	
Months from Injury to Disposition	Paid Claims	Average Indemnity	% Change, Paid Claims	% Change, Average Indemnity	Paid Claims	Average Indemnity	% Change, Paid Claims	% Change, Average Indemnity	Paid Claims	Average Indemnity	% Change, Paid Claims	% Change, Average Indemnity
Severity 1, 2, 3, 4 (Temporary Injuries)												
0 - 6	0	\$0	.	.	0	\$0	.	.	0	\$0	-100.0%	-100.0%
7 - 12	3	\$18,104	200.0%	-33.3%	1	\$27,130	-50.0%	-37.8%	2	\$43,643	100.0%	81.8%
13 - 18	2	\$12,663	0.0%	-81.6%	2	\$68,750	0.0%	525.0%	2	\$11,000	-50.0%	-67.2%
19 - 24	1	\$30,000	-80.0%	62.2%	5	\$18,500	.	.	0	\$0	-100.0%	-100.0%
25 - 30	6	\$215,392	100.0%	169.2%	3	\$80,000	-25.0%	84.6%	4	\$43,346	0.0%	-4.7%
31 - 36	4	\$304,375	300.0%	2943.8%	1	\$10,000	-90.0%	-96.2%	10	\$264,000	100.0%	18.6%
37 - 42	5	\$390,000	-16.7%	40.5%	6	\$277,500	-25.0%	-10.3%	8	\$309,344	700.0%	783.8%
43 - 48	4	\$213,054	33.3%	22.9%	3	\$173,333	-57.1%	-27.5%	7	\$238,929	75.0%	13.8%
48 - 60	5	\$183,000	-37.5%	-35.4%	8	\$283,080	-27.3%	198.9%	11	\$94,705	37.5%	-49.3%
61 - 71	4	\$290,000	-42.9%	337.0%	7	\$66,367	-22.2%	-70.4%	9	\$224,447	350.0%	259.1%
72 - 82	0	\$0	-100.0%	-100.0%	3	\$461,592	50.0%	350.3%	2	\$102,500	.	.
83 - 93	1	\$10,000	-50.0%	-95.2%	2	\$207,500	0.0%	343.1%	2	\$46,827	100.0%	-81.3%
94 - 104	1	\$175,000	0.0%	1300.0%	1	\$12,500	0.0%	-50.0%	1	\$25,000	0.0%	0.0%
105 - 115	0	\$0	-100.0%	-100.0%	1	\$600,000	0.0%	1500.0%	1	\$37,500	0.0%	-85.0%
116 - 126	1	\$750,000	0.0%	7400.0%	1	\$10,000	.	.	0	\$0		
127 - 137	0	\$0	-100.0%	-100.0%	1	\$200,000	0.0%	10699.1%	1	\$1,852		
138 - 148	0	\$0			0	\$0	-100.0%	-100.0%	1	\$45,000		
149 - 159	0	\$0			0	\$0			0	\$0		
160 - 170	0	\$0			0	\$0			0	\$0		
171 - 181	0	\$0			0	\$0			0	\$0		
182 - 192	0	\$0			0	\$0			0	\$0	-100.0%	-100.0%
193 - 203	0	\$0			0	\$0			0	\$0		

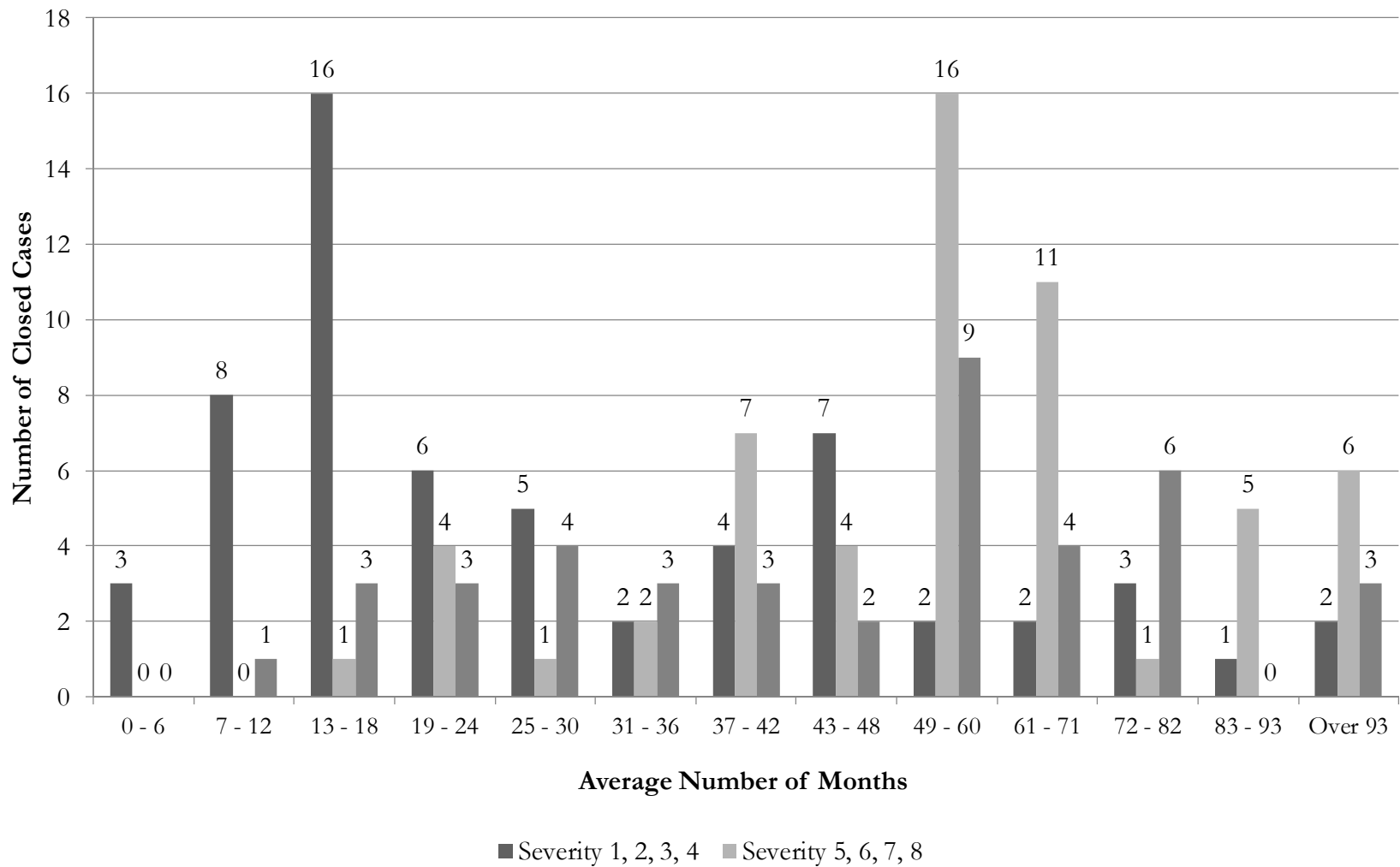
Average Indemnity by Bodily Injury Level and Disposition Time Cases Involving At Least One Physician or Surgeon												
	2015		2014-2015		2014		2013-2014		2013		2012-2013	
Months from Injury to Disposition	Paid Claims	Average Indemnity	% Change, Paid Claims	% Change, Average Indemnity	Paid Claims	Average Indemnity	% Change, Paid Claims	% Change, Average Indemnity	Paid Claims	Average Indemnity	% Change, Paid Claims	% Change, Average Indemnity
204 - 214	0	\$0			0	\$0			0	\$0		
Over 225	0	\$0	.	.	0	\$0	.	.	0	\$0	.	.
Subtotal	37	\$227,884	-17.8%	27.5%	45	\$178,747	-26.2%	3.5%	61	\$172,782	60.5%	23.9%
Severity 5, 6, 7, 8 (Permanent Injuries)												
7 - 12	0	\$0			0	\$0			0	\$0		
13 - 18	2	\$130,000	-33.3%	-85.3%	3	\$883,333	50.0%	91.8%	2	\$460,500	100.0%	67.5%
19 - 24	0	\$0			0	\$0	-100.0%	-100.0%	3	\$408,333	50.0%	49.8%
25 - 30	3	\$467,306	-50.0%	73.6%	6	\$269,167	-14.3%	44.9%	7	\$185,714	-41.7%	-69.8%
31 - 36	5	\$846,653	150.0%	30.8%	2	\$647,500	0.0%	-76.7%	2	\$2,775,000	-71.4%	362.0%
37 - 42	9	\$1,806,700	-10.0%	152.0%	10	\$716,817	42.9%	96.2%	7	\$365,357	-12.5%	83.8%
43 - 48	5	\$553,000	-72.2%	11.2%	18	\$497,114	100.0%	64.0%	9	\$303,059	-57.1%	-41.6%
48 - 60	15	\$520,993	66.7%	-62.9%	9	\$1,403,667	-50.0%	142.9%	18	\$577,916	-18.2%	-17.3%
61 - 71	13	\$292,208	8.3%	-66.6%	12	\$874,471	33.3%	53.0%	9	\$571,667	28.6%	12.5%
72 - 82	3	\$255,469	200.0%	27.7%	1	\$200,000	-88.9%	-81.8%	9	\$1,097,685	50.0%	64.4%
83 - 93	4	\$468,750	-20.0%	-43.3%	5	\$826,800	66.7%	356.8%	3	\$181,000	-57.1%	-68.8%
94 - 104	2	\$1,588,750	-50.0%	747.3%	4	\$187,500	33.3%	-83.6%	3	\$1,145,000	-25.0%	-24.3%
105 - 115	1	\$5,000,000	0.0%	1900.0%	1	\$250,000			0	\$0	-100.0%	-100.0%
116 - 126	0	\$0	-100.0%	-100.0%	2	\$160,000	100.0%	-40.3%	1	\$268,000		
127 - 137	0	\$0	-100.0%	-100.0%	1	\$3,100,000	0.0%	520.0%	1	\$500,000		
138 - 148	0	\$0			0	\$0	-100.0%	-100.0%	1	\$95,000	-50.0%	-88.8%
149 - 159	0	\$0	-100.0%	-100.0%	1	\$1,999,000	0.0%	1899.0%	1	\$100,000		
160 - 170	0	\$0			0	\$0			0	\$0	-100.0%	-100.0%
171 - 181	0	\$0			0	\$0			0	\$0		
182 - 192	0	\$0			0	\$0	-100.0%	-100.0%	1	\$950,000	0.0%	58.3%
193 - 203	0	\$0			0	\$0			0	\$0		

Average Indemnity by Bodily Injury Level and Disposition Time Cases Involving At Least One Physician or Surgeon												
	2015		2014-2015		2014		2013-2014		2013		2012-2013	
Months from Injury to Disposition	Paid Claims	Average Indemnity	% Change, Paid Claims	% Change, Average Indemnity	Paid Claims	Average Indemnity	% Change, Paid Claims	% Change, Average Indemnity	Paid Claims	Average Indemnity	% Change, Paid Claims	% Change, Average Indemnity
204 -214	0	\$0			0	\$0			0	\$0	-100.0%	-100.0%
215 - 225	0	\$0			0	\$0			0	\$0		
Over 225	1	\$395,000			0	\$0			0	\$0		
Subtotal	63	\$757,905	-16.0%	2.3%	75	\$740,745	-2.6%	25.1%	77	\$592,191	-26.0%	-2.8%
Severity 9 (Fatalities)												
0 - 6	0	\$0	-100.0%	-100.0%	1	\$100,000			0	\$0		
7 - 12	1	\$1,700,000	0.0%	1033.3%	1	\$150,000	0.0%	900.0%	1	\$15,000		
13 - 18	0	\$0	-100.0%	-100.0%	3	\$1,133,333			0	\$0	-100.0%	-100.0%
19 - 24	2	\$587,499	-33.3%	114.9%	3	\$273,333	200.0%	76.3%	1	\$155,000	0.0%	-22.5%
25 - 30	5	\$199,430	66.7%	-49.0%	3	\$390,833	-40.0%	23.5%	5	\$316,524	25.0%	-41.6%
31 - 36	5	\$382,978	-37.5%	-46.3%	8	\$713,294	100.0%	285.6%	4	\$185,000	-42.9%	-63.4%
37 - 42	3	\$483,333	50.0%	7.4%	2	\$450,000	-33.3%	-15.6%	3	\$533,333	-75.0%	65.5%
43 - 48	2	\$675,000	0.0%	164.0%	2	\$255,646	-60.0%	-64.9%	5	\$729,000	-16.7%	139.0%
48 - 60	16	\$270,313	77.8%	-16.1%	9	\$322,333	28.6%	36.2%	7	\$236,664	-46.2%	32.4%
61 - 71	6	\$160,667	0.0%	-4.6%	6	\$168,333	-25.0%	-31.2%	8	\$244,750	60.0%	-9.7%
72 - 82	4	\$260,804	0.0%	-9.3%	4	\$287,500	-33.3%	-73.1%	6	\$1,069,167	200.0%	288.8%
83 - 93	0	\$0	-100.0%	-100.0%	2	\$225,000	0.0%	38.5%	2	\$162,500	100.0%	62.5%
94 - 104	1	\$125,000			0	\$0	-100.0%	-100.0%	1	\$235,000	-50.0%	154.1%
105 - 115	0	\$0			0	\$0	-100.0%	-100.0%	1	\$1,000,000	0.0%	300.0%
116 - 126	1	\$70,000			0	\$0			0	\$0	-100.0%	-100.0%
127 - 137	0	\$0			0	\$0			0	\$0	-100.0%	-100.0%
138 - 148	0	\$0			0	\$0			0	\$0	-100.0%	-100.0%
149 - 159	0	\$0	-100.0%	-100.0%	1	\$375,000			0	\$0		
160 - 170	0	\$0			0	\$0			0	\$0		
171 - 181	0	\$0			0	\$0			0	\$0	-100.0%	-100.0%

Average Indemnity by Bodily Injury Level and Disposition Time Cases Involving At Least One Physician or Surgeon												
	2015		2014-2015		2014		2013-2014		2013		2012-2013	
Months from Injury to Disposition	Paid Claims	Average Indemnity	% Change, Paid Claims	% Change, Average Indemnity	Paid Claims	Average Indemnity	% Change, Paid Claims	% Change, Average Indemnity	Paid Claims	Average Indemnity	% Change, Paid Claims	% Change, Average Indemnity
182 - 192	0	0			0	0			0	0		
193 - 203	0	0			0	0			0	0		
204 -214	0	0			0	0			0	0		
Over 225	0	0			0	0			0	0		
Subtotal	46	\$328,571	2.2%	-20.7%	45	\$414,359	2.3%	-5.7%	44	\$439,256	-27.9%	31.9%

Lapsed Months from Incident to Disposition

2015 Paid Claims, Cases Involving At Least One Hospital



Average Indemnity by Bodily Injury Level and Disposition Time Cases Involving At Least One Hospital												
2015			2014 - 2015, % Change		2014		2013 - 2014, % Change		2013		2012 - 2013, % Change	
Months from Injury to Disposition	Paid Claims	Average Indemnity	Paid Claims	Average Indemnity	Paid Claims	Average Indemnity	Paid Claims	Average Indemnity	Paid Claims	Average Indemnity	Paid Claims	Average Indemnity
Severity 1, 2, 3, 4 (Temporary)												
0 - 6	3	\$7,395	-25.0%	123.4%	4	\$3,310	-42.9%	-79.1%	7	\$15,840	40.0%	284.5%
7 - 12	8	\$22,064	-42.9%	-49.3%	14	\$43,488	100.0%	196.3%	7	\$14,676	-46.2%	-24.4%
13 - 18	16	\$38,256	60.0%	-29.0%	10	\$53,884	-23.1%	2.2%	13	\$52,726	8.3%	-1.6%
19 - 24	6	\$51,904	-14.3%	-40.7%	7	\$87,526	40.0%	405.8%	5	\$17,304	-68.8%	-73.0%
25 - 30	5	\$101,700	-50.0%	38.9%	10	\$73,231	25.0%	136.0%	8	\$31,031	-33.3%	-61.7%
31 - 36	2	\$43,750	-66.7%	-75.6%	6	\$179,167	-40.0%	107.1%	10	\$86,523	100.0%	7.5%
37 - 42	4	\$131,625	33.3%	-41.5%	3	\$225,000	-50.0%	65.0%	6	\$136,333	100.0%	82.5%
43 - 48	7	\$261,031	133.3%	61.5%	3	\$161,667	-40.0%	-42.3%	5	\$280,000	150.0%	4.7%
48 - 60	2	\$180,000	-60.0%	-18.6%	5	\$221,000	0.0%	62.8%	5	\$135,775	-54.5%	-47.9%
61 - 71	2	\$42,500	-81.8%	-27.3%	11	\$58,484	120.0%	-79.0%	5	\$279,000	66.7%	551.4%
72 - 82	3	\$65,772	-25.0%	-81.1%	4	\$347,444	100.0%	5446.2%	2	\$6,265	0.0%	-82.0%
83 - 93	1	\$10,000	-80.0%	-96.2%	5	\$265,082	400.0%	165576.4%	1	\$160	0.0%	-99.5%
94 - 104	2	\$90,000	0.0%	-96.7%	2	\$2,706,285	0.0%	1130.1%	2	\$220,000	100.0%	-2.2%
105 - 115	0	\$0	-100.0%	-100.0%	1	\$22,500			0	\$0		
116 - 126	0	\$0			0	\$0			0	\$0		
127 - 137	0	\$0			0	\$0	-100.0%	-100.0%	1	\$1,852		
138 - 148	0	\$0			0	\$0			0	\$0		
160 - 170	0	\$0			0	\$0			0	\$0		
171 - 181	0	\$0			0	\$0			0	\$0		
182 - 192	0	\$0			0	\$0			0	\$0	-100.0%	-100.0%
204 - 214	0	\$0			0	\$0			0	\$0		
Over 225	0	\$0			0	\$0			0	\$0		

Average Indemnity by Bodily Injury Level and Disposition Time Cases Involving At Least One Hospital												
2015			2014 - 2015, % Change		2014		2013 - 2014, % Change		2013		2012 - 2013, % Change	
Months from Injury to Disposition	Paid Claims	Average Indemnity	Paid Claims	Average Indemnity	Paid Claims	Average Indemnity	Paid Claims	Average Indemnity	Paid Claims	Average Indemnity	Paid Claims	Average Indemnity
Subtotal	61	\$80,398	-28.2%	-53.3%	85	\$172,229	10.4%	93.7%	77	\$88,902	-11.5%	3.2%
Severity 5, 6, 7, 8 (Permanent)												
0 - 6	0	\$0			0	\$0	-100.0%	-100.0%	1	\$780		
7 - 12	0	\$0	-100.0%	-100.0%	1	\$40,000	-66.7%	-2.8%	3	\$41,167	50.0%	-89.0%
13 - 18	1	\$40,000	0.0%	-97.3%	1	\$1,475,459	0.0%	127.0%	1	\$650,000	-50.0%	2263.6%
19 - 24	4	\$208,125	0.0%	-26.7%	4	\$283,750	0.0%	8.8%	4	\$260,875	100.0%	673.0%
25 - 30	1	\$93,750	-66.7%	19.7%	3	\$78,333	-57.1%	-66.7%	7	\$235,097	16.7%	-55.9%
31 - 36	2	\$793,750	-50.0%	-17.5%	4	\$962,500	.	.	0	\$0	-100.0%	-100.0%
37 - 42	7	\$2,118,036	-36.4%	128.2%	11	\$928,182	266.7%	96.4%	3	\$472,500	-25.0%	11.2%
43 - 48	4	\$391,250	-50.0%	-41.9%	8	\$673,695	14.3%	347.0%	7	\$150,714	-50.0%	-79.7%
48 - 60	16	\$507,871	100.0%	-58.6%	8	\$1,227,688	-20.0%	117.5%	10	\$564,352	-16.7%	1.5%
61 - 71	11	\$374,000	175.0%	-69.4%	4	\$1,222,663	-20.0%	49.5%	5	\$818,000	0.0%	-35.0%
72 - 82	1	\$95,000			0	\$0	-100.0%	-100.0%	2	\$543,750	-33.3%	-42.4%
83 - 93	5	\$575,000	66.7%	-51.9%	3	\$1,194,667	50.0%	998.5%	2	\$108,750	-50.0%	-78.1%
94 - 104	1	\$27,500	-75.0%	-97.4%	4	\$1,043,750			0	\$0	-100.0%	-100.0%
105 - 115	1	\$5,000,000			0	\$0			0	\$0	-100.0%	-100.0%
116 - 126	1	\$25,000	0.0%	-90.0%	1	\$250,000	0.0%	-6.7%	1	\$268,000		
127 - 137	0	\$0	-100.0%	-100.0%	1	\$3,100,000			0	\$0		
138 - 148	0	\$0			0	\$0			0	\$0	-100.0%	-100.0%
149 - 159	0	\$0	-100.0%	-100.0%	1	\$1,999,000			0	\$0		
160 - 170	1	\$202,500			0	\$0			0	\$0	-100.0%	-100.0%
171 - 181	0	\$0			0	\$0			0	\$0		
182 - 192	1	\$1,350,000			0	\$0	-100.0%	-100.0%	1	\$950,000	0.0%	58.3%
193 - 203	0	\$0			0	\$0			0	\$0		
204 - 214	1	\$625,000			0	\$0			0.0%	\$0	-100.0%	-100.0%

Average Indemnity by Bodily Injury Level and Disposition Time Cases Involving At Least One Hospital												
2015			2014 - 2015, % Change		2014		2013 - 2014, % Change		2013		2012 - 2013, % Change	
Months from Injury to Disposition	Paid Claims	Average Indemnity	Paid Claims	Average Indemnity	Paid Claims	Average Indemnity	Paid Claims	Average Indemnity	Paid Claims	Average Indemnity	Paid Claims	Average Indemnity
215 - 225	0	\$0			0	\$0			0	\$0		
Over 225	0	\$0			0	\$0			0	\$0		
Subtotal	58	\$713,533	7.4%	-23.2%	54	\$928,799	14.9%	140.0%	47	\$387,074	-28.8%	-39.8%
Severity 9 (Fatalities)												
0 - 6	0	\$0			0	\$0			0	\$0		
7 - 12	1	\$1,700,000	0.0%	1033.3%	1	\$150,000			0	\$0	-100.0%	-100.0%
13 - 18	3	\$203,333	200.0%	-91.9%	1	\$2,500,000	0.0%	1566.7%	1	\$150,000		
19 - 24	3	\$464,167	50.0%	48.5%	2	\$312,500	-33.3%	97.4%	3	\$158,333	-25.0%	-39.4%
25 - 30	4	\$165,625	0.0%	-2.6%	4	\$170,000	-33.3%	-38.3%	6	\$275,437	20.0%	-42.3%
31 - 36	3	\$156,667	-25.0%	-90.7%	4	\$1,681,250	0.0%	815.0%	4	\$183,750	-55.6%	-57.2%
37 - 42	3	\$331,806	50.0%	101.1%	2	\$165,000	-60.0%	-62.3%	5	\$438,000	-37.5%	220.4%
43 - 48	2	\$675,000	100.0%	350.0%	1	\$150,000	0.0%	-57.1%	1	\$350,000	-87.5%	34.0%
48 - 60	9	\$242,784	12.5%	-38.1%	8	\$392,071	-33.3%	98.9%	12	\$197,121	71.4%	-2.0%
61 - 71	4	\$173,500	-42.9%	41.6%	7	\$122,500	133.3%	-10.4%	3	\$136,667	-57.1%	-36.0%
72 - 82	6	\$214,714	50.0%	-3.1%	4	\$221,597	33.3%	-89.0%	3	\$2,016,667	50.0%	2990.7%
83 - 93	0	\$0	-100.0%	-100.0%	2	\$225,000	100.0%	800.0%	1	\$24,999	-50.0%	-60.0%
94 - 104	2	\$182,500	100.0%	-81.5%	1	\$986,689	0.0%	319.9%	1	\$235,000	0.0%	88.0%
105 - 115	0	\$0	-100.0%	-100.0%	3	\$571,667			0	\$0	-100.0%	-100.0%
116 - 126	1	\$70,000	0.0%	4566.7%	1	\$1,500			0	\$0	-100.0%	-100.0%
127 - 137	0	\$0			0	\$0			0	\$0	-100.0%	-100.0%
138 - 148	0	\$0			0	\$0			0	\$0	-100.0%	-100.0%
149 - 159	0	\$0			0	\$0			0	\$0		
160 - 170	0	\$0			0	\$0			0	\$0		
171 - 181	0	\$0			0	\$0			0	\$0	-100.0%	-100.0%
182 - 192	0	\$0			0	\$0			0	\$0		

Average Indemnity by Bodily Injury Level and Disposition Time Cases Involving At Least One Hospital												
2015			2014 - 2015, % Change		2014		2013 - 2014, % Change		2013		2012 - 2013, % Change	
Months from Injury to Disposition	Paid Claims	Average Indemnity	Paid Claims	Average Indemnity	Paid Claims	Average Indemnity	Paid Claims	Average Indemnity	Paid Claims	Average Indemnity	Paid Claims	Average Indemnity
193 - 203	0	\$0			0	\$0			0	\$0		
Over 225	0	\$0			0	\$0			0	\$0		
Subtotal	41	\$287,384	0.0%	-38.6%	41	\$468,138	2.5%	27.9%	40	\$365,952	-32.2%	30.5%

Section IV

Indemnity Analysis by Company

Section IV contains the total number of claims reported to the insurer, total number of closed claims, the number of claims closed with payment, the total indemnity paid (economic + non-economic), then total economic damage paid and the total non-economic damage paid by each company. Self-insured hospitals are reported in aggregate.

Each of the past three years is reported separately, and the companies are listed in descending order by the number of paid claims.

Medical Malpractice Actions by Company, 2015 Sorted by Descending Number of Paid Claims				
Name	Number Reported	Number Closed	Number Paid	Total Indemnity
All Self-Insured Entities	279	316	169	\$60,057,041
Missouri Hospital Plan	97	125	46	\$6,620,766
Missouri Professionals Mutual-Physicians...	61	71	25	\$8,293,864
Medical Protective Company	47	58	14	\$3,836,500
Doctors Company An Interins Exchange	57	44	3	\$2,380,000
Lexington Insurance Company	15	42	8	\$1,085,000
Proassurance Indemnity Company Inc	31	40	5	\$768,313
Medical Liability Alliance	30	30	5	\$2,258,000
Medicus Insurance Company	13	29	8	\$2,777,500
Columbia Casualty Company	31	24	14	\$2,307,750
St Lukes Health System Risk Retention Group	8	21	11	\$6,951,615
Physicians Professional Indemnity Association	1	19	13	\$3,209,592
Pharmacists Mutual Insurance Company	14	16	15	\$3,249,866
Continental Casualty Company	9	14	6	\$446,500
MMIC Insurance Inc	12	13	7	\$1,557,500
National Union Fire Insurance Company Of Pittsburg Pa	16	12	4	\$819,000
Capson Physicians Insurance Company	7	11	8	\$30,966
Galen Insurance Company	8	10	2	\$290,000
American Casualty Company Of Reading Pennsylvania	12	9	2	\$1,020,000
Preferred Physicians Medical Risk Retention Group	7	9	3	\$1,215,000
Oms National Insurance Company RRG	5	9	3	\$1,370,000
Chicago Insurance Company	4	9	1	\$20,000
Professional Solutions Insurance Company	2	8	2	\$1,075,000
Steadfast Insurance Company	8	7	2	\$1,375,000
Liberty Insurance Underwriters Inc	2	7	3	\$142,111
Essex Insurance Company	1	6	2	\$232,000
Emergency Physicians Insurance Co RRG	6	6	1	\$500,000
Health Care Industry Liability Reciprocal Insurance	2	5	3	\$925,000
NCMIC Insurance Company	6	5	4	\$502,500
Intermed Insurance Company	5	5	2	\$325,000
Cincinnati Insurance Company The	0	5	2	\$225,000
Fortress Insurance Company	2	4	4	\$407,500
Everest Indemnity Insurance Company	3	4	1	\$12,500
National Fire & Marine Insurance Company	0	4	0	\$0
Ace American Insurance Company	7	4	1	\$866,011
Ironshore Speciality Insurance Company	1	4	2	\$116,000
Podiatry Insurance Company Of America	2	4	4	\$410,000
Allied World Surplus Lines Insurance Company	2	3	3	\$515,000
Admiral Insurance Company	1	3	0	\$0
Homeland Insurance Company Of New York	1	3	3	\$282,500

Medical Malpractice Actions by Company, 2015 Sorted by Descending Number of Paid Claims				
Name	Number Reported	Number Closed	Number Paid	Total Indemnity
Evanston Insurance Company	4	3	0	\$0
Proassurance Specialty Insurance Inc	6	3	3	\$1,413,274
Emergency Medicine Risk Retention Group Inc	1	2	1	\$69,000
Oceanus Insurance Company RRG	0	2	2	\$650,000
Missouri Medical Malpractice Joint Underwriting	1	2	1	\$410,934
Centennial Casualty Company	1	2	2	\$420,000
Kansas Medical Mutual Insurance Company	5	2	1	\$239,800
General Star Indemnity Company	2	2	0	\$0
Physicians Insurance Mutual	0	2	1	\$245,764
Community Blood Centers Exchange	2	1	1	\$80,000
Zurich Insurance Company	0	1	1	\$80,000
Allied World Specialty Insurance Company	4	1	0	\$0
Church Mutual Insurance Company	0	1	0	\$0
Arch Specialty Insurance Company	0	1	0	\$0
American Insurance Company The	0	1	1	\$225,000
Massachusetts Bay Insurance Company	0	1	1	\$207,500
Granite State Insurance Company	0	1	1	\$310,000
St Paul Fire & Marine Insurance Company	0	1	1	\$3,000
Atlantic Specialty Insurance Company	0	1	1	\$202,500
Norcal Mutual Insurance Company	1	1	1	\$35,000
Health Care Indemnity Inc	39	1	0	\$0
Preferred Professional Insurance Company	0	1	1	\$750,000
James River Insurance Company	0	1	0	\$0
Orthoforum Insurance Company A Risk Retention Group	1	0	0	\$0
Hudson Excess Insurance Company	1	0	0	\$0
Lloyds Of London Syndicate #2001	2	0	0	\$0
Hudson Specialty Insurance Company	5	0	0	\$0
Starstone Specialty Insurance Company	3	0	0	\$0

Medical Malpractice Actions by Company, 2014 Sorted by Descending Number of Paid Claims				
Name	Number Reported	Number Closed	Number Paid	Total Indemnity
All Self-Insured Entities	322	351	191	\$72,816,485
Missouri Hospital Plan	128	145	46	\$15,632,497
Missouri Professionals Mutual-Physicians Professional...	53	80	33	\$11,237,500
Medical Protective Company	51	62	15	\$3,200,517
Proassurance Indemnity Company Inc	41	57	12	\$3,158,291
Doctors Company An Interins Exchange	33	35	3	\$1,400,000
Medical Liability Alliance	32	28	10	\$6,063,850
Medicus Insurance Company	38	27	6	\$1,680,000
Columbia Casualty Company	26	24	15	\$2,658,002
Physicians Professional Indemnity Association	13	23	12	\$1,630,000
Lexington Insurance Company	17	20	6	\$1,383,000
American Casualty Company Of Reading Pennsylvania	9	19	6	\$1,117,500
Missouri Doctors Mutual Insurance Company	17	17	3	\$525,000
National Union Fire Insurance Company Of Pittsburg	13	11	5	\$373,459
Everest Indemnity Insurance Company	0	10	2	\$225,000
St Lukes Health System Risk Retention Group	19	9	6	\$1,540,000
Preferred Physicians Medical Risk Retention Group	4	9	2	\$215,000
Pharmacists Mutual Insurance Company	8	8	7	\$381,401
Cincinnati Insurance Company The	1	7	2	\$212,500
Allied World Specialty Insurance Company	2	7	3	\$207,500
MMIC Insurance Inc	14	7	0	\$0
Intermed Insurance Company	1	7	3	\$1,146,000
Galen Insurance Company	7	6	2	\$236,284
NCMIC Insurance Company	6	6	3	\$76,000
Continental Casualty Company	12	6	3	\$265,289
Essex Insurance Company	8	6	0	\$0
Proassurance Specialty Insurance Inc	2	5	3	\$300,000
Professional Solutions Insurance Company	4	5	2	\$325,000
Ironshore Speciality Insurance Company	3	5	3	\$1,195,000
General Star Indemnity Company	0	5	1	\$7,500
Oceanus Insurance Company RRG	5	4	2	\$2,107,500
Podiatry Insurance Company Of America	2	4	1	\$25,000
Evanston Insurance Company	2	4	2	\$601,048
Fortress Insurance Company	2	3	1	\$75,000
Health Care Industry Liability Reciprocal Insurance	4	3	3	\$385,000
Emergency Medicine Risk Retention Group Inc	0	3	0	\$0
Physicians Insurance Mutual	3	3	2	\$300,000
Ace American Insurance Company	3	3	2	\$170,000
Allied World Surplus Lines Insurance Company	3	3	1	\$475,000
Admiral Insurance Company	4	3	1	\$70,000
Homeland Insurance Company Of New York	2	3	2	\$110,000

Medical Malpractice Actions by Company, 2014 Sorted by Descending Number of Paid Claims				
Name	Number Reported	Number Closed	Number Paid	Total Indemnity
Hudson Specialty Insurance Company	2	3	1	\$986,689
Emergency Physicians Insurance Co RRG	3	2	0	\$0
Missouri Medical Malpractice Joint Underwriting	1	2	2	\$343,500
Liberty Insurance Underwriters Inc	7	2	0	\$0
Steadfast Insurance Company	7	2	2	\$5,239
Centennial Casualty Company	2	2	2	\$268,174
OMS National Insurance Company RRG	8	2	1	\$150,000
Paco Assurance Company Inc	1	1	1	\$4,000
Orthoforum Insurance Company A Risk Retention	0	1	0	\$0
Church Mutual Insurance Company	0	1	0	\$0
Capson Physicians Insurance Company	9	1	1	\$80,000
American Alternative Insurance Corporation	0	1	0	\$0
National Fire & Marine Insurance Company	5	1	0	\$0
Chicago Insurance Company	1	1	0	\$0
St Paul Fire & Marine Insurance Company	1	1	0	\$0
TDC Specialty Insurance Company	0	1	1	\$1,259,741
Kansas Medical Mutual Insurance Company	2	1	0	\$0
Zurich Insurance Company	3	0	0	\$0
Arch Specialty Insurance Company	1	0	0	\$0
Granite State Insurance Company	1	0	0	\$0
Atlantic Specialty Insurance Company	1	0	0	\$0
Citizens Insurance Company Of America	1	0	0	\$0
Norcal Mutual Insurance Company	6	0	0	\$0

Medical Malpractice Actions by Company, 2013 Sorted by Descending Number of Paid Claims				
Name	Number Reported	Number Closed	Number Paid	Total Indemnity
All Self-Insured Entities	390	376	191	\$74,317,567
Missouri Hospital Plan	125	118	34	\$4,375,367
Missouri Professionals Mutual-Physicians Professional	70	102	29	\$9,644,158
Medical Protective Company	76	75	10	\$1,831,786
Proassurance Indemnity Company Inc	41	37	4	\$128,500
Medical Liability Alliance	25	36	13	\$4,853,401
Physicians Professional Indemnity Association	30	36	14	\$2,243,653
Doctors Company An Interins Exchange	50	32	15	\$1,427,524
Columbia Casualty Company	26	27	11	\$466,851
Lexington Insurance Company	32	25	3	\$460,000
Everest Indemnity Insurance Company	2	22	4	\$2,040,500
Missouri Doctors Mutual Insurance Company	18	17	10	\$1,840,500
Continental Casualty Company	14	16	9	\$336,404
Medicus Insurance Company	38	15	1	\$500,000
Intermed Insurance Company	2	15	4	\$1,401,852
American Casualty Company Of Reading Pennsylvania	12	14	7	\$748,500
Pharmacists Mutual Insurance Company	6	13	9	\$226,308
NCMIC Insurance Company	7	11	4	\$260,895
Preferred Physicians Medical Risk Retention Group	7	9	0	\$0
St Lukes Health System Risk Retention Group	16	8	5	\$381,876
Galen Insurance Company	7	8	3	\$390,000
Evanston Insurance Company	1	8	3	\$1,350,000
Cincinnati Insurance Company The	2	7	6	\$450,250
Emergency Physicians Insurance Co RRG	2	7	3	\$1,098,000
MMIC Insurance Inc	9	7	0	\$0
Hudson Specialty Insurance Company	1	7	4	\$1,082,765
National Union Fire Insurance Company Of Pittsburg Pa	8	6	3	\$22,067
Fortress Insurance Company	1	5	2	\$130,000
Health Care Industry Liability Reciprocal Insurance	6	5	0	\$0
Podiatry Insurance Company Of America	3	5	2	\$135,000
Preferred Professional Insurance Company	0	5	3	\$1,165,000
Allied World Surplus Lines Insurance Company	3	4	1	\$1,500
Kansas Medical Mutual Insurance Company	1	4	2	\$95,000
Southwest Physicians Risk Retention Group Inc	0	3	2	\$1,029,500
Ace American Insurance Company	3	3	1	\$40,000
Admiral Insurance Company	4	3	1	\$50,000
Ironshore Speciality Insurance Company	2	3	2	\$312,736
Oms National Insurance Company RRG	5	3	1	\$10,000
Lloyds Syndicate #2987	0	3	2	\$160,000
Emergency Medicine Risk Retention Group Inc	7	2	0	\$0
Oceanus Insurance Company RRG	2	2	1	\$25,000

Medical Malpractice Actions by Company, 2013 Sorted by Descending Number of Paid Claims				
Name	Number Reported	Number Closed	Number Paid	Total Indemnity
Missouri Medical Malpractice Joint Underwriting	2	2	2	\$239,000
Zurich American Insurance Company	0	2	1	\$225,000
Allied World Specialty Insurance Company	2	2	1	\$37,500
Church Mutual Insurance Company	0	2	1	\$200,000
Capson Physicians Insurance Company	10	2	0	\$0
National Fire & Marine Insurance Company	0	2	2	\$110,000
Chicago Insurance Company	4	2	0	\$0
General Star Indemnity Company	4	2	2	\$38,000
Paco Assurance Company Inc	1	1	0	\$0
Professional Solutions Insurance Company	5	1	1	\$500,000
American Alternative Insurance Corporation	0	1	1	\$40,000
Liberty Insurance Underwriters Inc	2	1	0	\$0
Arch Specialty Insurance Company	0	1	1	\$30,000
Firemans Fund Insurance Company	0	1	1	\$2,689
Granite State Insurance Company	0	1	1	\$975,000
St Paul Fire & Marine Insurance Company	1	1	1	\$5,000,000
TIG Insurance Company	1	1	0	\$0
Homeland Insurance Company Of New York	8	1	1	\$109,492
TDC Specialty Insurance Company	0	1	0	\$0
Centennial Casualty Company	0	1	1	\$118,174
Essex Insurance Company	3	1	0	\$0
Proassurance Specialty Insurance Inc	8	0	0	\$0
Physicians Insurance Mutual	2	0	0	\$0
Orthoforum Insurance Company A Risk Retention	1	0	0	\$0
Massachusetts Bay Insurance Company	1	0	0	\$0
Steadfast Insurance Company	3	0	0	\$0
Illinois Union Insurance Company	1	0	0	\$0
Health Care Indemnity Inc	1	0	0	\$0

Section V

Indemnity Analysis by Professional Specialty

This exhibit contains the total number of claims reported to each insurers, total number of closed claims, the number of claims closed with payment, the total indemnity paid (economic + non-economic), the total economic damage paid and the total non-economic damage paid for each medical specialty.

Data are ranked in descending order by the total number of paid claims.

Data presented in this section is based on each individual / entity with a payment made on their behalf. Data are not aggregated by incident, as in other sections. For example, if a single incident resulted in a payment by both a hospital and physician, each payment will be reported separately rather than added together.

Indemnity by Specialty / Entity Type, 2015 Sorted by Number of Closed Actions				
Specialty	Reported	Closed	Closed with Payment	Total Indemnity
Hospitals	268	303	153	\$32,719,486
Misc . Corporations / Partnership, etc	213	224	62	\$21,430,841
General Physician / Surgeon	110	132	23	\$4,124,126
Nurses (excluding anesthesiologist)	33	78	14	\$3,939,500
Clinics - Outpatient Only, No Surgery	41	66	32	\$8,140,506
Dentists	48	62	22	\$963,465
Emergency Medicine	36	57	24	\$7,967,670
OB / GYN	53	52	15	\$3,199,950
Orthopedics	60	50	10	\$2,976,841
Internal Medicine	46	48	10	\$3,590,832
Radiology	32	41	7	\$2,875,934
Anesthesiology	16	25	4	\$1,375,000
Cardiologists / Vascular Specialists	19	24	7	\$7,118,162
Skilled Nursing Facilities	35	24	21	\$2,770,720
Clinics - Outpatient - Surgery	20	21	6	\$5,278,132
Pharmacists / Pharmacies	21	19	23	\$2,214,366
All other (speech therapists, massage therapists, etc)	8	14	7	\$975,750
Urologists	21	13	4	\$2,095,764
Neurology	25	13	2	\$280,000
Ophthalmology	2	13	1	\$200,000
Gastroenterology	9	13	3	\$527,592
Nursing Homes	8	13	12	\$1,151,180
Podiatrists	10	12	7	\$3,164,015
Hospitalists	27	11	0	\$0
Cosmetic Surgery	9	10	0	\$0
Otorhinolaryngology	3	10	4	\$2,580,000
Nephrology	3	9	2	\$635,753
Physicians / Surgeons Assistants	7	8	4	\$1,478,750
Chiropractor	8	8	3	\$395,000
Pulmonologists	6	6	0	\$0
Physicians - Misc.	4	6	0	\$0
Radiologists - Non-Physicians (techs, etc)	3	6	3	\$1,335,000
Pediatricians	15	5	1	\$500,000
Nurse Anesthetists	9	5	3	\$755,000
Physical Medicine	6	4	1	\$220,000
Infectious Disease	2	4	1	\$25,000
Pathology	3	4	2	\$925,000
Blood Banks	0	4	1	\$80,000
Psychiatry	4	3	0	\$0
Psychologists	0	3	2	\$80,000

Indemnity by Specialty / Entity Type, 2015 Sorted by Number of Closed Actions				
Specialty	Reported	Closed	Closed with Payment	Total Indemnity
Oncology	1	3	1	\$1,000,000
Endocrinology	1	2	0	\$0
Geriatrics	0	2	1	\$50,000
Dermatology	3	2	1	\$800,000
Rehabilitation Hospitals	3	2	0	\$0
Optometrists	1	2	1	\$32,000
Sports Medicine	0	1	1	\$35,000
Hematology	1	1	0	\$0
Nuclear Medicine	0	1	0	\$0
Intensive Care Physicians	1	1	1	\$100,000
Hospices	1	1	0	\$0
Alcohol / Drug Rehabilitation Centers	0	1	0	\$0
Mental Institutions	2	1	1	\$60,000
Allergy / Immunologists	1	0	0	\$0

Indemnity by Specialty of Individual / Entity Type, 2014 Sorted by Number of Closed Actions				
Specialty	Reported	Closed	Closed with Payment	Total Indemnity
Hospitals	298	357	209	\$61,415,268
Corporations / Partnership, etc	207	233	82	\$24,469,586
General Physician / Surgeon	135	113	32	\$7,362,813
Nurses (excluding anesthesiologist)	43	70	19	\$3,502,284
Clinics - Outpatient Only, No Surgery	50	60	35	\$9,700,172
Dentists	56	51	30	\$939,745
Cardiologists / Vascular Specialists	22	48	13	\$2,744,033
OB / GYN	39	48	22	\$6,162,500
Emergency Medicine	48	47	18	\$3,979,202
Orthopedics	45	46	14	\$2,588,910
Internal Medicine	41	44	10	\$2,217,500
Radiology	55	35	12	\$4,455,934
Anesthesiology	20	29	7	\$745,000
Neurology	15	24	10	\$6,317,500
Physicians - Misc.	4	22	2	\$600,000
Nursing Homes	6	21	17	\$1,890,726
Urologists	13	19	3	\$1,481,000
Clinics - Outpatient - Surgery	25	19	10	\$1,136,870
Podiatrists	8	19	5	\$544,500
Skilled Nursing Facilities	21	17	23	\$3,409,763
Gastroenterology	12	12	3	\$725,000
Pharmacists / Pharmacies	11	10	11	\$1,369,401
Cosmetic Surgery	7	10	0	\$0
Hospitalists	6	9	2	\$1,609,741
Chiropractor	8	9	5	\$80,000
Physicians / Surgeons Assistants	6	8	3	\$3,054,250
Pathology	6	7	1	\$200,000
Pulmonologists	4	7	1	\$30,000
Nurse Anesthetists	14	7	2	\$295,000
Physical Medicine	3	6	2	\$40,000
Psychologists	2	6	3	\$240,000
Otorhinolaryngology	10	6	5	\$2,200,000
Pediatricians	6	5	1	\$300,000
All other (speech therapists, massage therapists, etc.)	10	5	4	\$253,250
Ophthalmology	14	4	2	\$800,000
Psychiatry	6	3	1	\$7,500
Cardiac Centers	0	3	0	\$0
Allergy / Immunologists	1	2	0	\$0

Indemnity by Specialty of Individual / Entity Type, 2014 Sorted by Number of Closed Actions				
Specialty	Reported	Closed	Closed with Payment	Total Indemnity
Dermatology	3	2	1	\$800,000
Blood Banks	1	2	0	\$0
Optometrists	2	2	1	\$32,000
Occupational Medicine	1	1	0	\$0
Forensic / Legal Medicine	0	1	0	\$0
Hematology	0	1	0	\$0
Infectious Disease	1	1	0	\$0
Nephrology	5	1	1	\$150,000
Geriatrics	1	1	0	\$0
Oncology	3	1	0	\$0
Rehabilitation Hospitals	2	1	0	\$0
Alcohol / Drug Rehabilitation Centers	2	1	0	\$0
EMT	0	1	0	\$0
HMO Related	0	1	0	\$0
Pharmacologists	1	0	1	\$25,000
Nuclear Medicine	1	0	0	\$0
Endocrinology	1	0	0	\$0
Intensive Care Physicians	1	0	1	\$225,000
Hospices	1	0	0	\$0
Lab Techs - Non-Physicians	1	0	0	\$0
Radiologists - Non-Physicians (techs, etc.)	4	0	2	\$210,000

Indemnity by Specialty of Individual / Entity Type, 2013 Sorted by Number of Closed Actions				
Specialty	Reported	Closed	Closed with Payment	Total Indemnity
Hospitals	358	352	237	\$53,713,080
Corporations / Partnerships, etc.	240	235	108	\$35,016,488
General Physician / Surgeon	127	175	51	\$15,568,939
Clinics - Outpatient Only, No Surgery	65	96	46	\$13,526,792
Nurses (excluding anesthesiologist)	70	84	34	\$13,094,264
Dentists	71	69	34	\$1,305,716
Internal Medicine	42	56	16	\$5,488,486
OB / GYN	59	50	25	\$8,354,400
Orthopedics	58	43	14	\$4,056,852
Emergency Medicine	58	35	22	\$5,747,495
Cosmetic Surgery	14	30	17	\$1,606,176
Cardiologists / Vascular Specialists	39	27	11	\$1,987,662
Nursing Homes	17	27	25	\$2,485,079
Radiology	40	26	5	\$2,980,000
Anesthesiology	29	22	4	\$95,000
Neurology	33	19	10	\$3,717,500
Ophthalmology	10	18	4	\$1,065,000
Chiropractor	8	15	7	\$590,895
Pathology	5	13	2	\$400,000
Pharmacists / Pharmacies	7	12	10	\$412,833
Podiatrists	16	12	6	\$779,500
Hospitalists	13	11	1	\$3,401
Otorhinolaryngology	9	11	3	\$1,578,500
Gastroenterology	10	11	2	\$337,286
Physicians / Surgeons Assistants	10	10	9	\$3,142,365
Urologists	20	10	6	\$2,245,764
Physicians - Misc.	5	10	6	\$2,715,000
Clinics - Outpatient - Surgery	25	9	9	\$1,611,801
Psychiatry	5	7	3	\$595,000
Pulmonologists	9	7	1	\$30,000
Skilled Nursing Facilities	20	7	16	\$2,889,651
Dermatology	2	5	0	\$0
Endocrinology	0	4	1	\$500,000
Physical Medicine	4	3	1	\$4,500
Hematology	2	3	2	\$310,000
Psychologists	5	3	3	\$105,000
Nephrology	6	3	2	\$503,253
Occupational Medicine	1	2	0	\$0
Pediatricians	4	2	4	\$1,000,000
Intensive Care Physicians	0	2	0	\$0

Indemnity by Specialty of Individual / Entity Type, 2013 Sorted by Number of Closed Actions				
Specialty	Reported	Closed	Closed with Payment	Total Indemnity
Oncology	3	2	1	\$940,000
Cardiac Centers	4	2	1	\$1,000
Nurse Anesthetists	6	2	1	\$40,000
All other (speech therapists, massage therapists, etc)	11	2	4	\$770,000
Pharmacologists	0	1	0	\$0
Infectious Disease	2	1	2	\$50,000
Allergy / Immunologists	1	1	0	\$0
Nuclear Medicine	0	1	0	\$0
Geriatrics	1	1	0	\$0
Radiologists - Non-Physicians (techs, etc)	1	1	0	\$0
EMT	0	1	1	\$40,000
Mental Institutions	0	1	0	\$0
Optometrists	0	1	0	\$0
Blood Banks	1	0	0	\$0

Section VI

Claim Study by Means of Disposition

This sections presents claims data by means of disposition. Data are presented separately for cases involving hospitals, and physicians & surgeons. Each table displays:

- Number of closed cases
- Percentage of claims by means of disposition
- Average number of months from incident to report
- Average number of months from incident to disposition
- Average bodily injury severity
- Average economic damage amounts per case
- Average non-economic damage amounts per case
- Average total indemnity per case
- Average loss adjustment expense per case

Means of Disposition, All Cases, 2015									
Claim Reports			Average Months			Average Paid			
Disposition	Claims	Percent	Incident to Report	Incident to Disposition	Average Injury Severity	Economic Damages	Non-Economic Damages	Indemnity	Expense
Incidents Resulting in Payment									
Claims settled before litigation	104	28.5%	9	23	4.4	\$59,333	\$51,025	\$110,759	\$6,041
Settled before judgment	250	68.5%	22	55	6.1	\$191,632	\$216,645	\$410,237	\$121,174
Settled after verdict	2	0.5%	13	84	4.5	\$202,637	\$80,731	\$283,368	\$110,716
Total Settled	356	97.5%	18	46	5.6	\$153,045	\$167,498	\$322,036	\$87,481
Direct verdict for plaintiff	2	0.5%	10	59	4	\$77,310		\$77,310	
Judgment for plaintiff	6	1.6%	17	60	4.8	\$50,833	\$171,757	\$222,590	\$286,429
Total Court Dispositions	8	2.2%	15	60	4.6	\$57,453	\$128,818	\$186,270	\$214,822
Total paid claim dispositions	365	100.0%	18	46	5.6	\$150,536	\$166,207	\$318,200	\$90,032
Closed Without Payment									
Claims closed before litigation	141	32.8%	10	30	4.2				\$3,417
Lawsuit closed or abandoned before trial	260	60.5%	25	52	4.8				\$36,852
Settled after verdict	1	0.2%	9	12	3				\$1,088
Total not disposed by court	402	93.5%	20	44	4.6				\$25,036
Direct verdict for defendant	18	4.2%	19	59	5.8				\$174,812
Judgment for defendant	9	2.1%	43	82	6.6				\$95,863
Total Court Dispositions	27	6.3%	27	66	6.1				\$148,495
Total unpaid claim dispositions	430	100.0%	21	45	4.7				\$32,782

Means of Disposition, Cases Involving At Least One Physician or Surgeon, 2015									
	Cases Closed		Average Months			Average Paid			
Disposition	Claims	Percent	Incident to Report	Incident to Disposition	Average Injury Severity	Economic Damages	Non-Economic Damages	Indemnity	Expense
Incidents Closed With Payment									
Claims settled before litigation	18	12.30%	12	27	4.9	\$153,999	\$56,829	\$211,624	\$11,053
Settled before judgment	123	84.20%	22	56	6.6	\$277,483	\$258,364	\$539,831	\$174,112
Total Settled	141	96.60%	21	52	6.4	\$261,719	\$232,636	\$497,932	\$153,296
Judgment for plaintiff	5	3.40%	16	58	4.8	\$57,600	\$159,508	\$217,108	\$320,888
Total Court Dispositions	5	3.40%	16	58	4.8	\$57,600	\$159,508	\$217,108	\$320,888
Total paid claim dispositions	146	100.00	21	52	6.4	\$254,729	\$230,132	\$488,315	\$159,035
Claims Closed Without Payment									
Claims closed before litigation	48	20.70%	18	35	5				\$5,518
Lawsuit closed or abandoned before trial	166	71.60%	25	52	4.9				\$42,777
Total not disposed by court	214	92.20%	24	48	5				\$34,420
Direct verdict for defendant	11	4.70%	24	63	5.9				\$179,420
Judgment for defendant	6	2.60%	26	56	7				\$67,207
Total Court Dispositions	17	7.30%	24	61	6.3				\$139,816
Total unpaid claim dispositions	232	100.00	24	49	5.1				\$42,092

Means of Disposition, Cases Involving At Least One Hospital, 2015									
	Cases Closed		Average Months			Average Paid			
Disposition	Claims	Percent	Incident to Report	Incident to Disposition	Average Injury Severity	Economic Damages	Non-Economic Damages	Indemnity	Expense
Incidents Closed With Payment									
Claims settled before litigation	49	30.6%	7	21	4.4	\$52,988	\$46,619	\$99,607	\$7,641
Settled before judgment	109	68.1%	19	58	6.4	\$230,968	\$251,449	\$484,710	\$158,367
Total Settled	158	98.8%	16	47	5.8	\$175,771	\$187,926	\$365,279	\$111,622
Judgment for plaintiff	1	0.6%	23	65	7		\$350,000	\$350,000	\$997,691
Total Court Dispositions	1	0.6%	23	65	7		\$350,000	\$350,000	\$997,691
Total paid claim dispositions	160	100.0%	16	47	5.8	\$173,587	\$187,800	\$362,950	\$116,463
Incidents Closed Without Payment									
Claims closed before litigation	68	45.0%	7	31	4.2				\$2,751
Lawsuit closed or abandoned before	76	50.3%	25	54	5				\$45,497
Total not disposed by court	144	95.4%	16	43	4.6				\$25,311
Direct verdict for defendant	6	4.0%	15	61	6.7				\$236,681
Judgment for defendant	1	0.7%	15	40	9				.
Total Court Dispositions	7	4.6%	15	58	7				\$202,869
Total unpaid claim dispositions	151	100.0%	16	43	4.7				\$33,543

Means of Disposition, All Cases, 2014									
	Cases Closed		Average Months			Average Paid			
Disposition	Claims	Percent	Incident to Report	Incident to Disposition	Average Injury Severity	Economic Damages	Non-Economic Damages	Indemnity	Expense
Incidents Closed With Payment									
Claims settled before litigation	99	26.9%	8	23	4	\$93,818	\$90,790	\$184,609	\$16,263
Settled before judgment	264	71.7%	18	52	5.9	\$146,633	\$241,487	\$396,075	\$91,015
Settled after verdict	3	0.8%	29	77	6	\$790,584	\$407,416	\$1,198,000	\$530,613
Total Settled	366	99.5%	15	45	5.4	\$137,626	\$202,085	\$345,448	\$74,398
Judgment for plaintiff	1	0.3%	34	47	6	\$826,000	\$5,000	\$831,000	\$201,986
Judgment for plaintiff after appeal	1	0.3%	4	97	9	\$120,000	\$598,750	\$718,750	\$56,960
Total Court Dispositions	2	0.5%	19	72	7.5	\$473,000	\$301,875	\$774,875	\$129,473
Total paid claim dispositions	368	100.0%	15	45	5.4	\$139,448	\$202,627	\$347,782	\$74,698
Incidents Closed Without Payment									
Claims closed before litigation	185	40.0%	13	32	3.9				\$6,672
Lawsuit closed or abandoned before	253	54.8%	25	52	5.1				\$39,429
Total not disposed by court	438	94.8%	20	43	4.6				\$25,593
Direct verdict for defendant	6	1.3%	33	91	7.3				\$232,490
Judgment for defendant	17	3.7%	24	74	5.9				\$246,568
Judgment for defendant after appeal	1	0.2%	107	165	5				\$113,033
Total Court Dispositions	24	5.2%	30	82	6.3				\$237,485
Total unpaid claim dispositions	462	100.0%	20	45	4.7				\$36,601

Means of Disposition, All Involving At Least One Physician or Surgeon, 2014									
	Cases Closed		Average Months			Average Paid			
Disposition	Claims	Percent	Incident to Report	Incident to Disposition	Average Injury Severity	Economic Damages	Non-Economic Damages	Indemnity	Expense
Incidents Closed With Payment									
Claims settled before litigation	18	10.9%	11	27	5.3	\$412,389	\$257,873	\$670,261	\$47,646
Settled before judgment	143	86.7%	18	56	6.3	\$180,843	\$264,303	\$459,832	\$135,752
Settled after verdict	3	1.8%	29	77	6	\$790,584	\$407,416	\$1,198,000	\$530,613
Total Settled	164	99.4%	18	53	6.2	\$217,411	\$266,215	\$496,431	\$133,305
Judgment for plaintiff	1	0.6%	34	47	6	\$826,000	\$5,000	\$831,000	\$201,986
Total Court Dispositions	1	0.6%	34	47	6	\$826,000	\$5,000	\$831,000	\$201,986
Total paid claim dispositions	165	100.0%	18	53	6.2	\$221,099	\$264,632	\$498,458	\$133,721
Incidents Closed Without Payment									
Claims closed before litigation	57	24.3%	17	37	3.9				\$15,580
Lawsuit closed or abandoned before	160	68.1%	24	51	5.3				\$38,707
Total not disposed by court	217	92.3%	22	47	4.9				\$32,632
Direct verdict for defendant	4	1.7%	20	65	8.3				\$160,800
Judgment for defendant	13	5.5%	28	86	6.6				\$306,755
Judgment for defendant after appeal	1	0.4%	107	165	5				\$113,033
Total Court Dispositions	18	7.7%	31	86	6.9				\$263,558
Total unpaid claim dispositions	235	100.0%	23	50	5.1				\$50,320

Means of Disposition, Cases Involving At Least One Hospital, 2014									
	Cases Closed		Average Months			Average Paid			
Disposition	Claims	Percent	Incident to Report	Incident to Disposition	Average Injury Severity	Economic Damages	Non-Economic Damages	Indemnity	Expense
Incidents Closed With Payment									
Claims settled before litigation	47	26.1%	6	22	3.6	\$143,987	\$124,203	\$268,190	\$18,562
Settled before judgment	132	73.3%	17	55	6	\$161,553	\$338,518	\$515,980	\$97,381
Settled after verdict	1	0.6%	1	87	6	\$2,198,952	\$1,075,048	\$3,274,000	\$1,364,738
Total Settled	180	100.0%	14	46	5.4	\$168,285	\$286,650	\$466,602	\$83,841
Total paid claim dispositions	180	100.0%	14	46	5.4	\$168,285	\$286,650	\$466,602	\$83,841
Incidents Closed Without Payment									
Claims closed before litigation	87	52.1%	11	34	4.3				\$11,936
Lawsuit closed or abandoned before	74	44.3%	24	56	6				\$48,618
Total not disposed by court	161	96.4%	17	44	5.1				\$28,796
Direct verdict for defendant	3	1.8%	47	111	6.3				\$319,534
Judgment for defendant	3	1.8%	22	73	8				\$241,463
Total Court Dispositions	6	3.6%	35	92	7.2				\$280,499
Total unpaid claim dispositions	167	100.0%	18	46	5.2				\$37,840

Means of Disposition, All Cases, 2013									
	Cases Closed		Average Months			Average Paid			
Disposition	Claims	Percent	Incident to Report	Incident to Disposition	Average Injury Severity	Economic Damages	Non-Economic Damages	Indemnity	Expense
Incidents Closed With Payment									
Claims settled before litigation	116	30.10%	10	23	4.1	\$41,676	\$75,649	\$117,411	\$6,340
Settled before judgment	267	69.20%	18	53	5.8	\$165,075	\$196,499	\$361,574	\$118,752
Settled after verdict	2	0.50%	19	69	6	\$149,748	\$115,252	\$265,000	\$435,129
Total Settled	385	99.70%	16	44	5.2	\$127,816	\$159,665	\$287,506	\$86,526
Judgment for plaintiff	1	0.30%	25	71	8	\$1,000,000	.	\$1,000,000	\$366,301
Total Court Dispositions	1	0.30%	25	71	8	\$1,000,000	.	\$1,000,000	\$366,301
Total paid claim dispositions	386	100.00	16	44	5.3	\$130,075	\$159,251	\$289,352	\$87,251
Incidents Closed Without Payment									
Claims closed before litigation	190	37.90%	13	32	3.8				\$9,459
Lawsuit closed or abandoned before	284	56.70%	22	47	5				\$35,473
Settled after verdict	3	0.60%	19	43	3.3				\$118,296
Total not disposed by court	477	95.20%	19	41	4.5				\$25,632
Direct verdict for defendant	9	1.80%	12	60	5.4				\$147,799
Judgment for defendant	14	2.80%	13	49	5.1				\$142,628
Judgment for defendant after appeal	1	0.20%	50	95	1				.
Total Court Dispositions	24	4.80%	14	55	5				\$138,624
Total unpaid claim dispositions	501	100.00	18	41	4.5				\$31,044

Means of Disposition, Cases Involving At Least One Physician, 2013									
	Cases Closed		Average Months			Average Paid			
Disposition	Claims	Percent	Incident to Report	Incident to Disposition	Average Injury Severity	Economic Damages	Non-Economic Damages	Indemnity	Expense
Incidents Closed With Payment									
Claims settled before litigation	26	14.30%	11	28	5.5	\$143,409	\$208,752	\$352,162	\$11,681
Settled before judgment	154	84.60%	22	59	5.7	\$203,928	\$218,991	\$422,919	\$148,017
Settled after verdict	1	0.50%	15	92	7	\$105,000	\$75,000	\$180,000	\$739,760
Total Settled	181	99.50%	20	55	5.7	\$194,688	\$216,724	\$411,412	\$131,702
Judgment for plaintiff	1	0.50%	25	71	8	\$1,000,000		\$1,000,000	\$366,301
Total Court Dispositions	1	0.50%	25	71	8	\$1,000,000		\$1,000,000	\$366,301
Total paid claim dispositions	182	100.00	20	55	5.7	\$199,113	\$215,534	\$414,646	\$132,991
Incidents Closed Without Payment									
Claims closed before litigation	50	19.90%	15	32	4.1				\$5,256
Lawsuit closed or abandoned before	186	74.10%	23	48	5				\$35,963
Settled after verdict	2	0.80%	17	52	3.5				\$173,071
Total not disposed by court	238	94.80%	21	45	4.8				\$30,664
Direct verdict for defendant	6	2.40%	13	59	6.2				\$198,025
Judgment for defendant	6	2.40%	12	47	6				\$161,109
Judgment for defendant after appeal	1	0.40%	50	95	1				
Total Court Dispositions	13	5.20%	15	56	5.7				\$165,754
Total unpaid claim dispositions	251	100.00	21	45	4.9				\$37,661

Means of Disposition, Cases Involving At Least One Hospital, 2013									
	Cases Closed		Average Months			Average Paid			
Disposition	Claims	Percent	Incident to Report	Incident to Disposition	Average Injury Severity	Economic Damages	Non-Economic Damages	Indemnity	Expense
Incidents Closed With Payment									
Claims settled before litigation	63	38.4%	7	21	4.1	\$27,300	\$63,403	\$90,862	\$7,178
Settled before judgment	100	61.0%	17	52	6.2	\$160,657	\$177,060	\$337,717	\$138,377
Settled after verdict	1	0.6%	15	92	7	\$105,000	\$75,000	\$180,000	\$739,760
Total Settled	164	100.0%	13	41	5.4	\$109,089	\$132,777	\$241,927	\$91,644
Total paid claim dispositions	164	100.0%	13	41	5.4	\$109,089	\$132,777	\$241,927	\$91,644
Incidents Closed Without Payment									
Claims closed before litigation	93	53.8%	12	32	3.9				\$6,969
Lawsuit closed or abandoned before	79	45.7%	24	54	5.7				\$43,982
Total not disposed by court	172	99.4%	17	42	4.8				\$23,969
Direct verdict for defendant	1	0.6%	2	97	3				\$127,695
Total Court Dispositions	1	0.6%	2	97	3				\$127,695
Total unpaid claim dispositions	173	100.0%	17	42	4.8				\$24,569

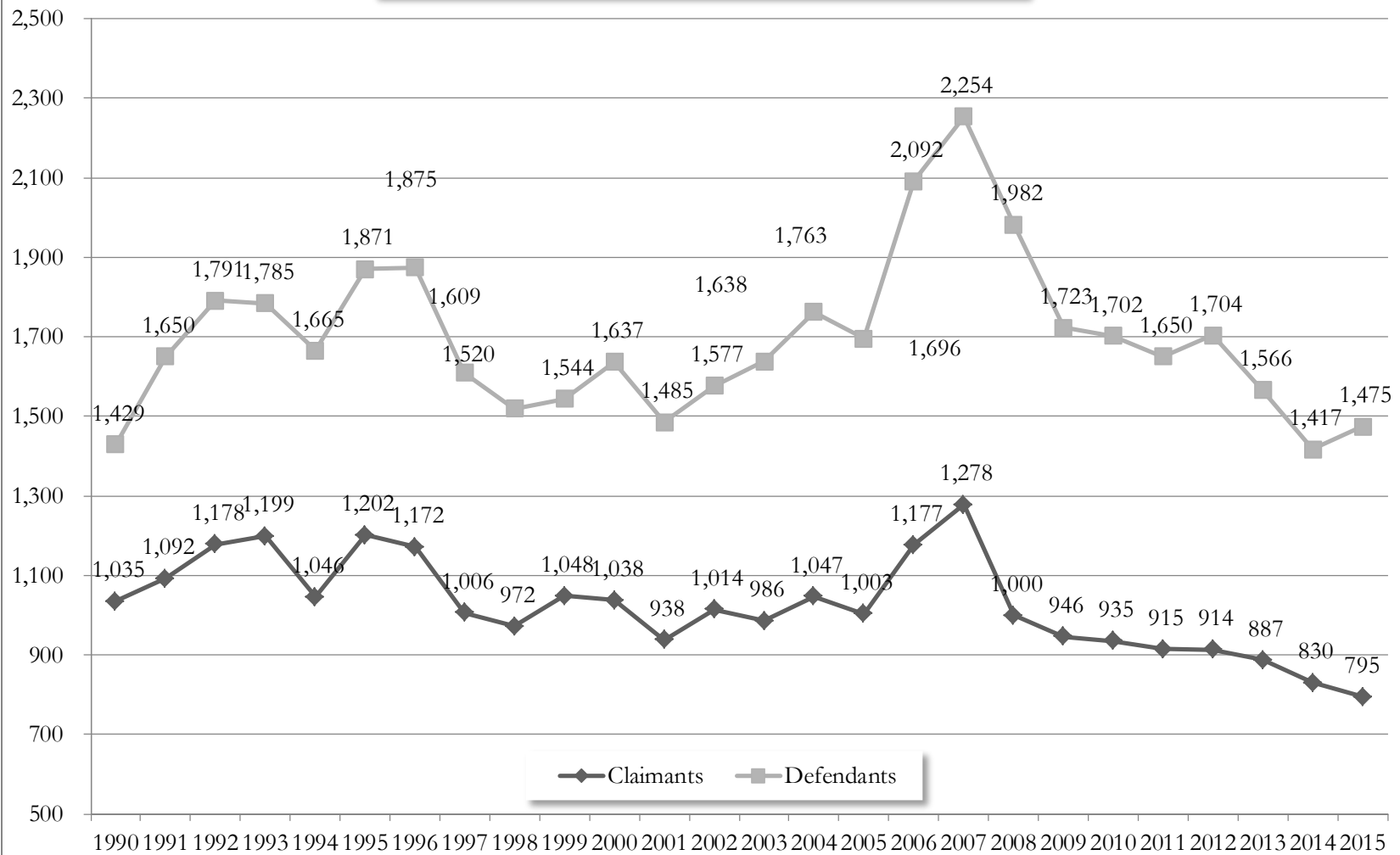
Section VII

Analysis by Occurrence and Defendant

An occurrence represents an event or series of events that are alleged to have produced harm to a claimant. Previous reports presented data on the number of claims. A claim corresponds to a single policy against which a demand for damages has been made, or may otherwise be liable for payout. In fact, multiple claims may be associated with the same practitioner for the same incident. For example, a primary insurer may report a claim for a given insured. That same insured's excess carrier may report an additional claim if it also makes a payment over and above the liability assumed by the primary carrier. In addition, if an insurer closes and subsequently reopens a claim, two claims are counted in the DIFP database.

This report presents two alternative methods of aggregating the data, only recently available to DIFP's efforts to more effectively code the data. First, data are presented on a *per defendant* basis, such that a single practitioner is not counted more than once, regardless of the number of claims against that practitioner. Secondly, data are presented on a *per occurrence* basis, where an occurrence corresponds to a single injured party (or in rare cases, more than one injured party as in the case of a mother and child both injured during childbirth). A single occurrence may include multiple claims as well as multiple defendants. The table below illustrates the different methods of aggregating the DIFP claims data. See the executive summary for further discussion.

Defendant and Claimant Count, By Year Closed



Defendants by Type 1990-2015										
	Claimants*				Defendants			Defendants With Payment Made on Their Behalf		
Year Case Was Closed	Total	Paid	Total Indemnity	Average Recovery Per Claimant	Physicians	Institutions & Corps.	All Other	Physicians	Institutions & Corps.	All Other
1990	1,035	451	\$48,508,270	\$107,557	826	442	161	281	184	77
1991	1,092	478	\$80,609,076	\$168,638	922	505	223	296	200	101
1992	1,178	439	\$67,440,716	\$153,623	931	663	197	245	226	67
1993	1,199	461	\$92,188,436	\$199,975	908	651	226	264	218	81
1994	1,046	467	\$67,023,431	\$143,519	892	602	171	250	222	73
1995	1,202	510	\$81,596,615	\$159,993	997	703	171	291	263	75
1996	1,172	512	\$95,102,860	\$185,748	966	709	200	268	263	73
1997	1,006	437	\$89,262,936	\$204,263	769	677	163	201	260	72
1998	972	420	\$73,073,271	\$173,984	712	627	181	136	254	83
1999	1,048	484	\$77,005,522	\$159,102	706	683	155	210	289	63
2000	1,038	393	\$103,221,836	\$262,651	797	681	159	204	228	45
2001	938	395	\$86,460,489	\$218,887	683	662	140	199	248	53
2002	1,014	446	\$110,002,907	\$246,643	760	686	131	201	280	44
2003	986	447	\$118,799,306	\$265,770	732	758	148	208	302	42
2004	1,047	427	\$128,704,434	\$301,416	827	760	176	223	255	56
2005	1,003	401	\$136,180,518	\$339,602	816	698	182	195	248	60
2006	1,177	438	\$121,275,893	\$276,886	973	890	229	171	290	64
2007	1,278	582	\$132,699,469	\$228,006	1,004	1,056	194	222	399	76
2008	1,000	457	\$119,874,675	\$262,308	891	906	185	157	396	39
2009	946	412	\$120,822,788	\$293,259	743	799	181	152	296	54
2010	935	426	\$100,846,371	\$236,729	757	790	155	140	328	45
2011	915	429	\$128,248,130	\$298,947	648	814	188	129	348	46
2012	914	437	\$128,237,532	\$293,450	694	841	169	142	355	48
2013	887	386	\$111,689,945	\$289,352	621	749	196	123	265	56
2014	830	368	\$127,983,794	\$347,782	528	729	160	115	281	48
2015	795	365	\$116,142,865	\$318,200	553	729	193	111	275	64

*A case is considered closed only when the last claim against the last defendant is closed.

Cases Involving At Least One Physician Defendant, Closed 1990-2015*										
	Claimants*				Defendants			Defendants With Payment Made on Their Behalf		
Year Closed	Total	Paid	Total Indemnity	Average Payment	Physicians	Institutions & Corps.	All Other	Physicians	Institutions & Corps.	All Other
1990	574	241	\$30,726,876	\$127,497	826	112	9	281	43	4
1991	631	270	\$60,075,895	\$222,503	922	197	35	296	71	17
1992	674	246	\$53,736,373	\$218,441	931	304	19	245	91	5
1993	668	252	\$67,266,804	\$266,932	908	266	33	264	71	11
1994	641	262	\$51,660,982	\$197,179	892	302	24	250	75	8
1995	736	291	\$63,770,141	\$219,141	997	327	34	291	100	11
1996	692	293	\$68,390,019	\$233,413	966	338	41	268	90	16
1997	556	228	\$70,821,499	\$310,621	769	320	21	201	106	8
1998	500	183	\$50,269,231	\$274,695	712	279	14	136	88	3
1999	541	240	\$54,021,376	\$225,089	706	267	16	210	89	3
2000	579	223	\$69,813,034	\$313,063	797	317	21	204	94	2
2001	503	199	\$64,014,819	\$321,683	683	282	28	199	83	11
2002	559	217	\$60,898,939	\$280,640	760	290	23	201	81	6
2003	521	236	\$76,069,069	\$322,327	732	363	23	208	118	6
2004	581	233	\$94,393,306	\$405,121	827	372	30	223	93	11
2005	571	226	\$100,559,047	\$444,952	816	355	46	195	111	13
2006	674	220	\$87,892,272	\$399,510	973	490	64	171	123	8
2007	702	298	\$91,560,866	\$307,251	1004	565	49	222	164	16
2008	555	243	\$89,264,536	\$367,344	891	517	62	157	197	5
2009	502	231	\$95,531,197	\$413,555	743	440	54	152	160	6
2010	513	209	\$69,018,806	\$330,234	757	430	40	140	147	3
2011	435	194	\$84,454,922	\$435,335	648	399	76	129	141	11
2012	448	203	\$88,986,567	\$438,357	694	436	52	142	150	5
2013	433	182	\$75,465,657	\$414,646	621	371	66	123	95	12
2014	400	165	\$82,245,643	\$498,458	528	348	51	115	103	10
2015	378	146	\$71,293,954	\$488,315	553	345	48	111	90	9

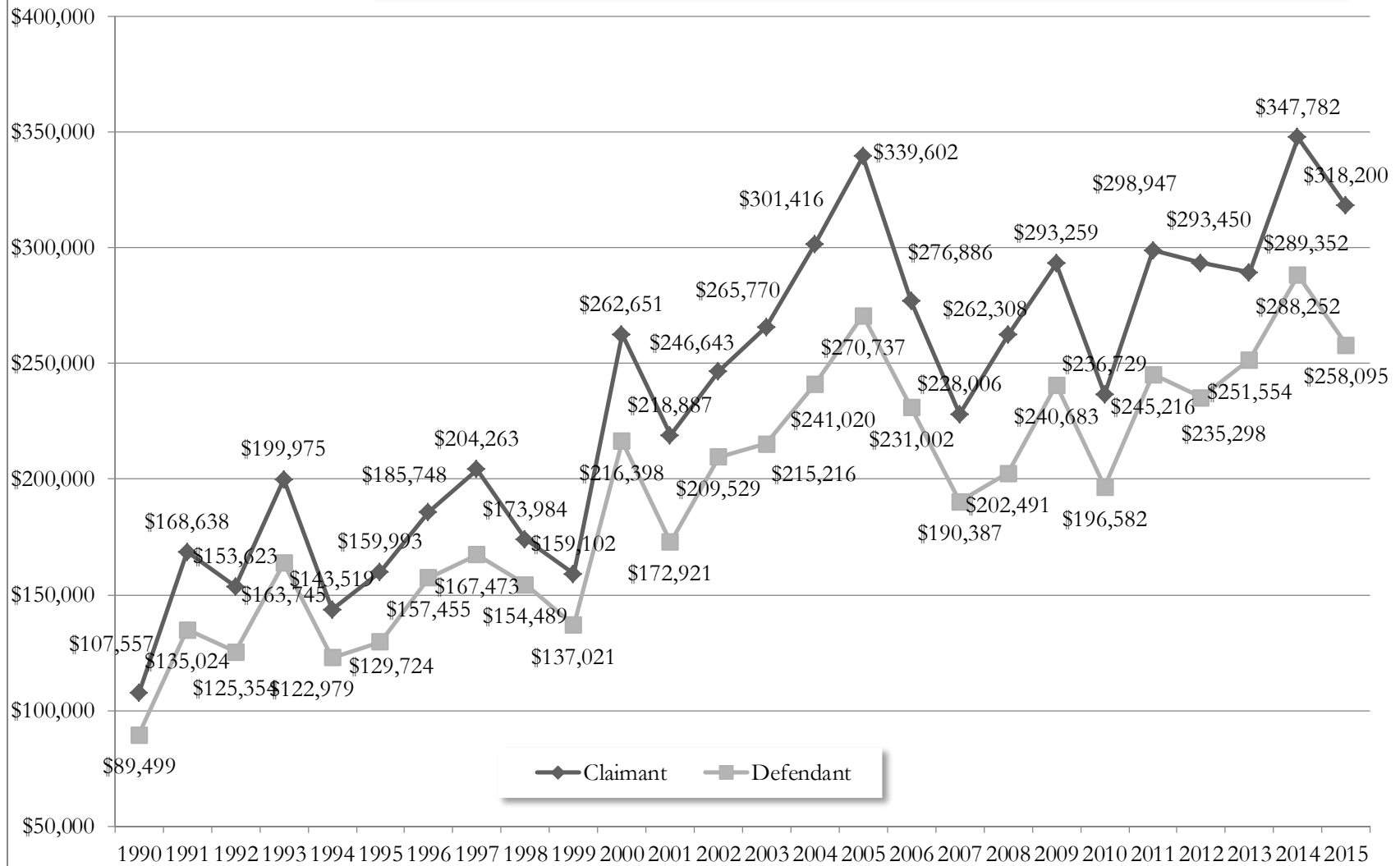
*The tables in this section are not mutually exclusive. For example, the category “closed cases with at least one paid physician defendant” is a subset of the category “closed cases involving at least one physician.”

Cases Involving At Least One Payment Made on Behalf of a Physician Defendant, Closed 1990-2015										
	Claimants*				Defendants			Defendants With Payment Made on Their Behalf		
Year Closed	Total	Paid	Total Indemnity	Average Payment	Physicians	Institutions & Corps.	All Other	Physicians	Institutions & Corps.	All Other
1990	229	229	\$28,344,126	\$123,773	354	58	6	281	32	3
1991	243	243	\$52,346,864	\$215,419	387	89	17	296	42	13
1992	207	207	\$47,782,874	\$230,835	314	116	7	245	52	
1993	221	221	\$62,092,452	\$280,961	332	97	17	264	41	6
1994	223	223	\$48,361,653	\$216,868	324	113	14	250	39	5
1995	254	254	\$55,828,276	\$219,796	357	121	17	291	58	8
1996	244	244	\$61,066,911	\$250,274	350	119	24	268	40	14
1997	179	179	\$57,760,631	\$322,685	248	102	5	201	40	2
1998	126	126	\$33,109,245	\$262,772	175	76	2	136	27	
1999	192	192	\$44,453,963	\$231,531	253	89	7	210	35	3
2000	181	181	\$58,661,903	\$324,099	251	104	13	204	44	2
2001	169	169	\$54,398,300	\$321,883	244	118	9	199	55	7
2002	177	177	\$52,936,844	\$299,078	252	106	7	201	39	5
2003	189	189	\$66,283,798	\$350,708	284	148	10	208	61	3
2004	192	192	\$87,623,411	\$456,372	302	139	8	223	51	5
2005	174	174	\$87,657,017	\$503,776	269	140	15	195	59	8
2006	150	150	\$64,123,400	\$427,489	246	139	5	171	49	3
2007	199	199	\$67,867,074	\$341,041	308	158	21	222	56	13
2008	141	141	\$65,996,143	\$468,058	241	125	13	157	57	3
2009	143	143	\$62,662,802	\$438,201	210	134	8	152	66	3
2010	128	128	\$50,037,262	\$390,916	210	120	8	140	56	1
2011	110	110	\$59,403,455	\$540,031	200	103	19	129	47	6
2012	128	128	\$66,547,975	\$519,906	204	133	11	142	72	3
2013	113	113	\$45,914,299	\$406,321	160	82	8	123	24	5
2014	109	109	\$56,465,353	\$518,031	140	103	14	115	43	7
2015	98	98	\$54,391,310	\$555,013	149	109	6	111	39	4

Cases Involving At Least One Institutional Defendant (Including Nursing Homes, Hospitals, Clinics & Group Practices) Closed 1990-2015										
	Claimants				Defendants			Defendants With Payment Made on Their Behalf		
Year Closed	Total	Paid	Total Indemnity	Average Payment	Physicians	Institutions & Corps.	All Other	Physicians	Institutions & Corps.	All Other
1990	431	205	\$26,452,622	\$129,037	174	442	8	67	184	2
1991	473	226	\$47,940,412	\$212,126	288	505	25	91	200	9
1992	602	260	\$50,521,109	\$194,312	434	663	25	117	226	4
1993	588	247	\$69,694,585	\$282,164	356	651	26	100	218	4
1994	530	273	\$44,839,004	\$164,245	406	602	32	104	222	10
1995	620	296	\$54,164,124	\$182,987	429	703	29	111	263	12
1996	629	316	\$64,893,163	\$205,358	451	709	36	109	263	14
1997	571	274	\$68,932,758	\$251,579	393	677	26	94	260	8
1998	549	274	\$59,875,606	\$218,524	356	627	25	67	254	4
1999	606	310	\$52,450,674	\$169,196	336	683	19	84	289	4
2000	580	248	\$80,960,099	\$326,452	395	681	22	91	228	2
2001	550	271	\$66,376,752	\$244,933	325	662	29	105	248	12
2002	587	313	\$86,248,579	\$275,555	362	686	16	92	280	6
2003	623	327	\$93,081,105	\$284,652	383	758	26	113	302	9
2004	623	302	\$104,195,247	\$345,017	439	760	33	125	255	14
2005	596	278	\$109,197,786	\$392,798	447	698	37	114	248	11
2006	731	329	\$101,700,111	\$309,119	582	890	59	104	290	13
2007	869	440	\$105,633,727	\$240,077	650	1056	49	128	399	15
2008	681	363	\$103,399,137	\$284,846	593	906	48	90	396	4
2009	648	315	\$101,599,181	\$322,537	511	799	45	99	296	7
2010	652	339	\$87,223,226	\$257,296	518	790	44	88	328	5
2011	675	359	\$118,348,113	\$329,660	439	814	81	89	348	13
2012	688	363	\$110,580,919	\$304,631	493	841	43	101	355	7
2013	633	293	\$97,642,527	\$333,251	434	749	68	65	265	11
2014	612	297	\$117,455,623	\$395,473	377	729	61	77	281	11
2015	593	303	\$103,059,907	\$340,132	392	729	73	83	275	21

Cases Involving At Least One Payment Made on Behalf of an Institutional Defendant (Including Nursing Homes, Hospitals, Clinics & Group Practices) Closed 1990-2015										
	Claimants				Defendants			Defendants With Payment Made on Their Behalf		
Year Closed	Total	Paid	Total Indemnity	Average Payment	Physicians	Institutions & Corps.	All Other	Physicians	Institutions & Corps.	All Other
1990	181	181	\$22,938,665.00	\$126,733	72	189	2	39	184	2
1991	189	189	\$41,613,199	\$220,176	113	206	13	52	200	5
1992	215	215	\$43,241,507	\$201,123	153	247	11	63	226	3
1993	204	204	\$56,974,798	\$279,288	124	240	15	54	218	1
1994	213	213	\$33,809,747	\$158,731	105	256	20	42	222	5
1995	247	247	\$43,840,325	\$177,491	144	291	16	57	263	10
1996	252	252	\$49,716,804	\$197,289	164	290	15	45	263	8
1997	229	229	\$55,223,758	\$241,152	144	293	8	44	260	4
1998	235	235	\$52,304,371	\$222,572	121	274	11	26	254	2
1999	267	267	\$46,329,612	\$173,519	116	319	10	35	289	2
2000	207	207	\$70,078,156	\$338,542	135	263	11	46	228	1
2001	232	232	\$56,314,110	\$242,733	112	295	14	65	248	9
2002	263	263	\$73,040,216	\$277,719	124	311	7	38	280	2
2003	274	274	\$80,285,669	\$293,013	162	353	8	56	302	6
2004	238	238	\$82,691,043	\$347,441	138	306	8	58	255	6
2005	229	229	\$89,427,773	\$390,514	164	290	15	57	248	5
2006	275	275	\$85,154,472	\$309,653	200	366	38	49	290	8
2007	374	374	\$91,133,955	\$243,674	239	469	19	59	399	8
2008	331	331	\$91,317,297	\$275,883	266	475	20	54	396	2
2009	275	275	\$92,100,590	\$334,911	233	365	25	60	296	3
2010	307	307	\$74,837,171	\$243,769	222	382	20	53	328	4
2011	327	327	\$108,961,413	\$333,215	202	406	39	54	348	10
2012	326	326	\$94,879,062	\$291,040	217	408	17	63	355	1
2013	255	255	\$84,408,553	\$331,014	146	300	37	26	265	6
2014	257	257	\$103,550,911	\$402,922	139	319	22	34	281	9
2015	252	252	\$86,784,681	\$344,384	126	334	28	35	275	10

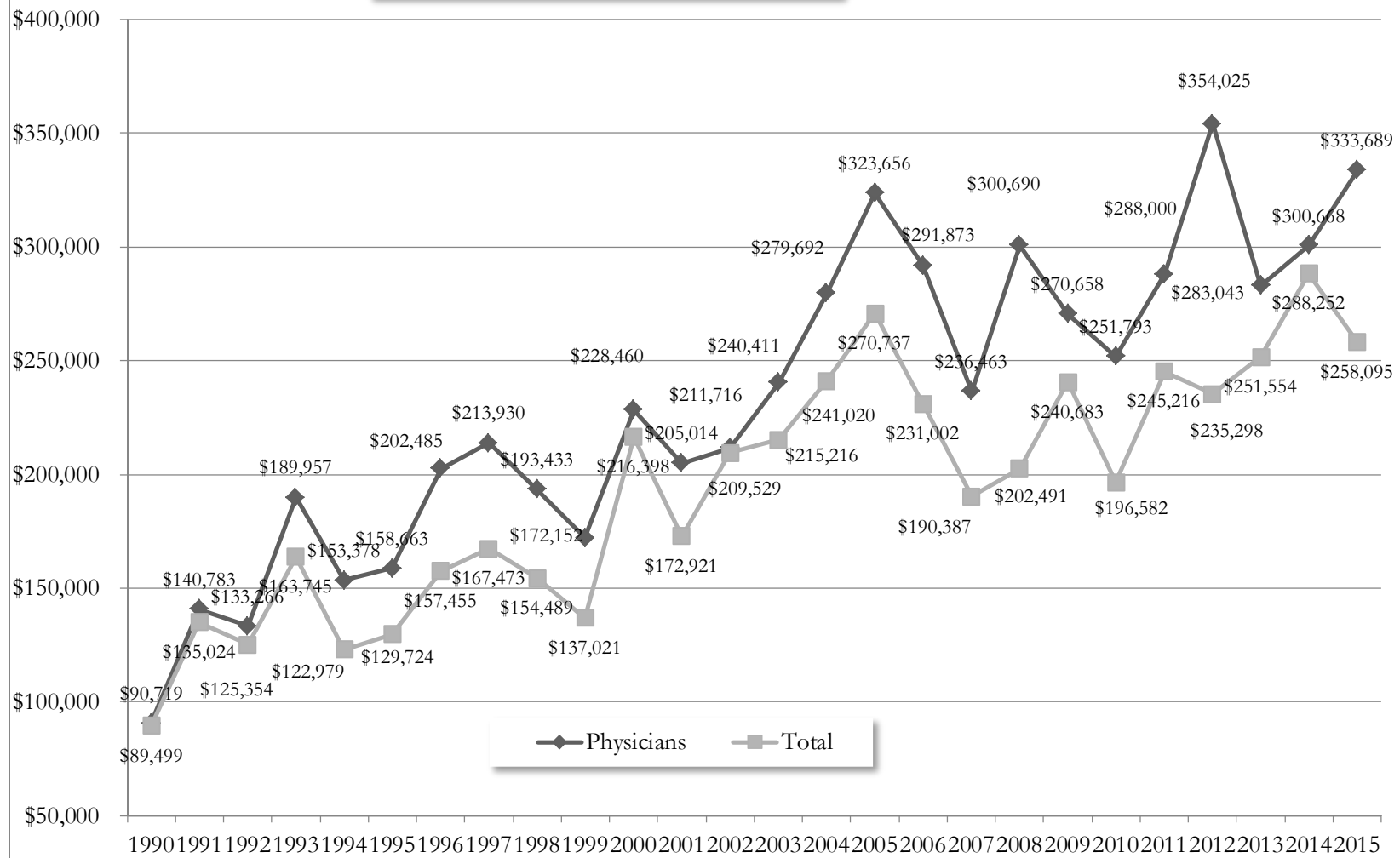
Average Payment Received by Claimant, and Paid on Behalf of Defendant



Number of Defendants, 1990 – 2014*												
	Physicians			Institutions (Including Nursing Homes, Hospitals, Clinics, & Group Practices)			All Other (Nurses, Pharmacists, etc.)			Total		
Year	Defs.	With Payment	Average Indemnity	Defs.	With Payment	Average Indemnity	Defs.	With Payment	Average Indemnity	Defs.	With Payment	Average Indemnity
1990	826	281	\$90,719	442	184	\$109,757	161	77	\$36,633	1,429	542	\$89,499
1991	922	296	\$140,783	505	200	\$169,234	223	101	\$50,402	1,650	597	\$135,024
1992	931	245	\$133,266	663	226	\$144,589	197	67	\$31,541	1,791	538	\$125,354
1993	908	264	\$189,957	651	218	\$181,323	226	81	\$31,005	1,785	563	\$163,745
1994	892	250	\$153,378	602	222	\$106,930	171	73	\$67,679	1,665	545	\$122,979
1995	997	291	\$158,663	703	263	\$119,672	171	75	\$52,695	1,871	629	\$129,724
1996	966	268	\$202,485	709	263	\$143,975	200	73	\$40,705	1,875	604	\$157,455
1997	769	201	\$213,930	677	260	\$170,440	163	72	\$27,063	1,609	533	\$167,473
1998	712	136	\$193,433	627	254	\$173,643	181	83	\$32,059	1,520	473	\$154,489
1999	706	210	\$172,152	683	289	\$132,716	155	63	\$39,663	1,544	562	\$137,021
2000	797	204	\$228,460	681	228	\$241,281	159	45	\$35,639	1,637	477	\$216,398
2001	683	199	\$205,014	662	248	\$170,477	140	53	\$63,858	1,485	500	\$172,921
2002	760	201	\$211,716	686	280	\$228,640	131	44	\$77,931	1,577	525	\$209,529
2003	732	208	\$240,411	758	302	\$210,645	148	42	\$123,313	1,638	552	\$215,216
2004	827	223	\$279,692	760	255	\$246,580	176	56	\$61,698	1,763	534	\$241,020
2005	816	195	\$323,656	698	248	\$266,143	182	60	\$117,736	1,696	503	\$270,737
2006	973	171	\$291,873	890	290	\$221,107	229	64	\$113,196	2,092	525	\$231,002
2007	1004	222	\$236,463	1056	399	\$183,383	194	76	\$92,565	2,254	697	\$190,387
2008	891	157	\$300,690	906	396	\$173,894	185	39	\$97,546	1,982	592	\$202,491
2009	743	152	\$270,658	799	296	\$254,439	181	54	\$80,904	1,723	502	\$240,683
2010	757	140	\$251,793	790	328	\$192,536	155	45	\$54,301	1,702	513	\$196,582
2011	648	129	\$288,000	814	348	\$250,738	188	46	\$83,463	1,650	523	\$245,216
2012	694	142	\$354,025	841	355	\$210,127	169	48	\$70,226	1,704	545	\$235,298
2013	621	123	\$283,043	749	265	\$253,196	196	56	\$174,618	1,566	444	\$251,554
2014	528	115	\$300,668	729	281	\$318,562	160	48	\$81,061	1,417	444	\$288,252
2015	553	111	\$333,689	729	275	\$246,087	193	64	\$178,584	1,475	450	\$258,095

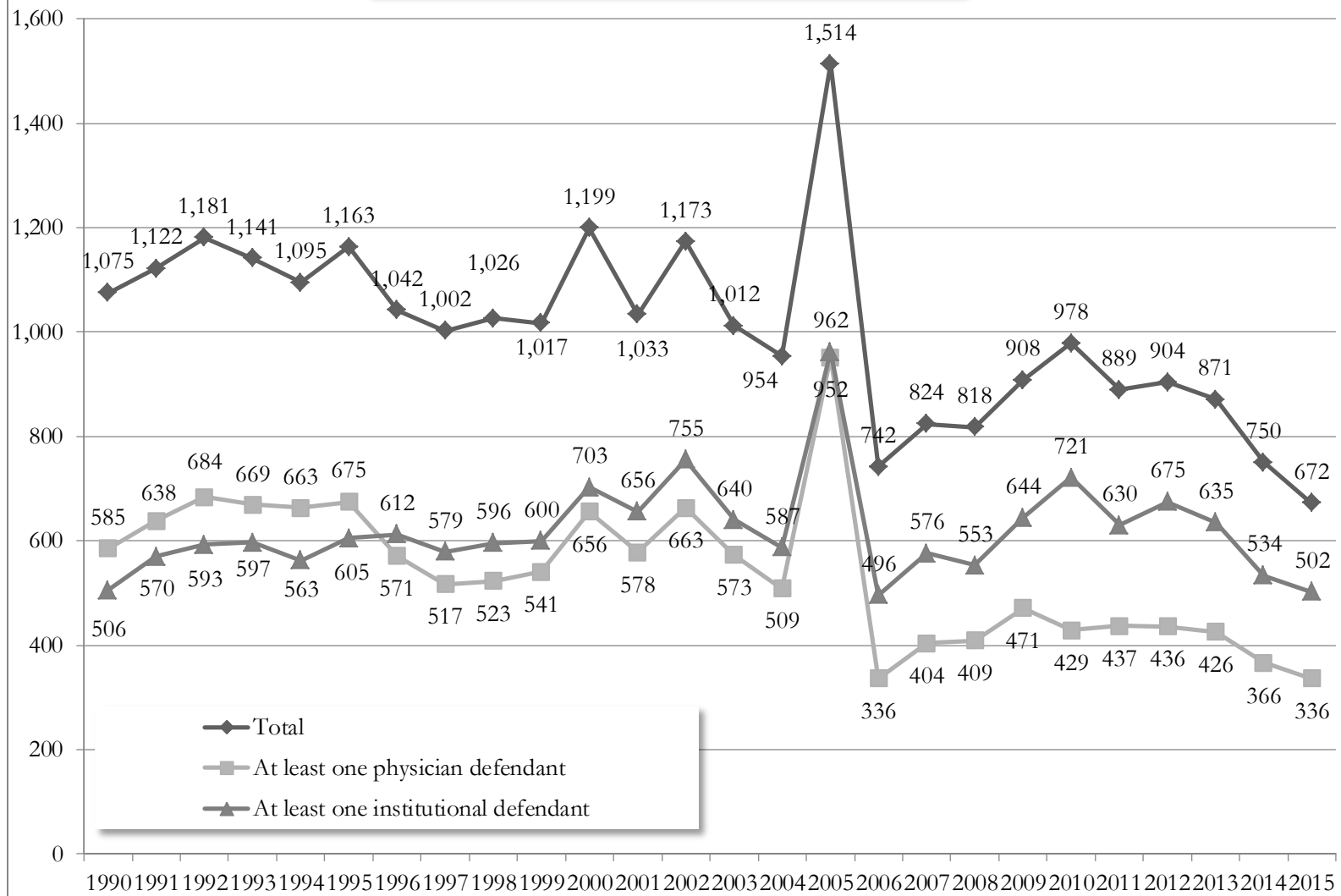
*Each defendant is counted in the year the occurrence was closed, regardless of whether the claim against the individual practitioner was closed in an earlier year.

Average Indemnity Per Defendant

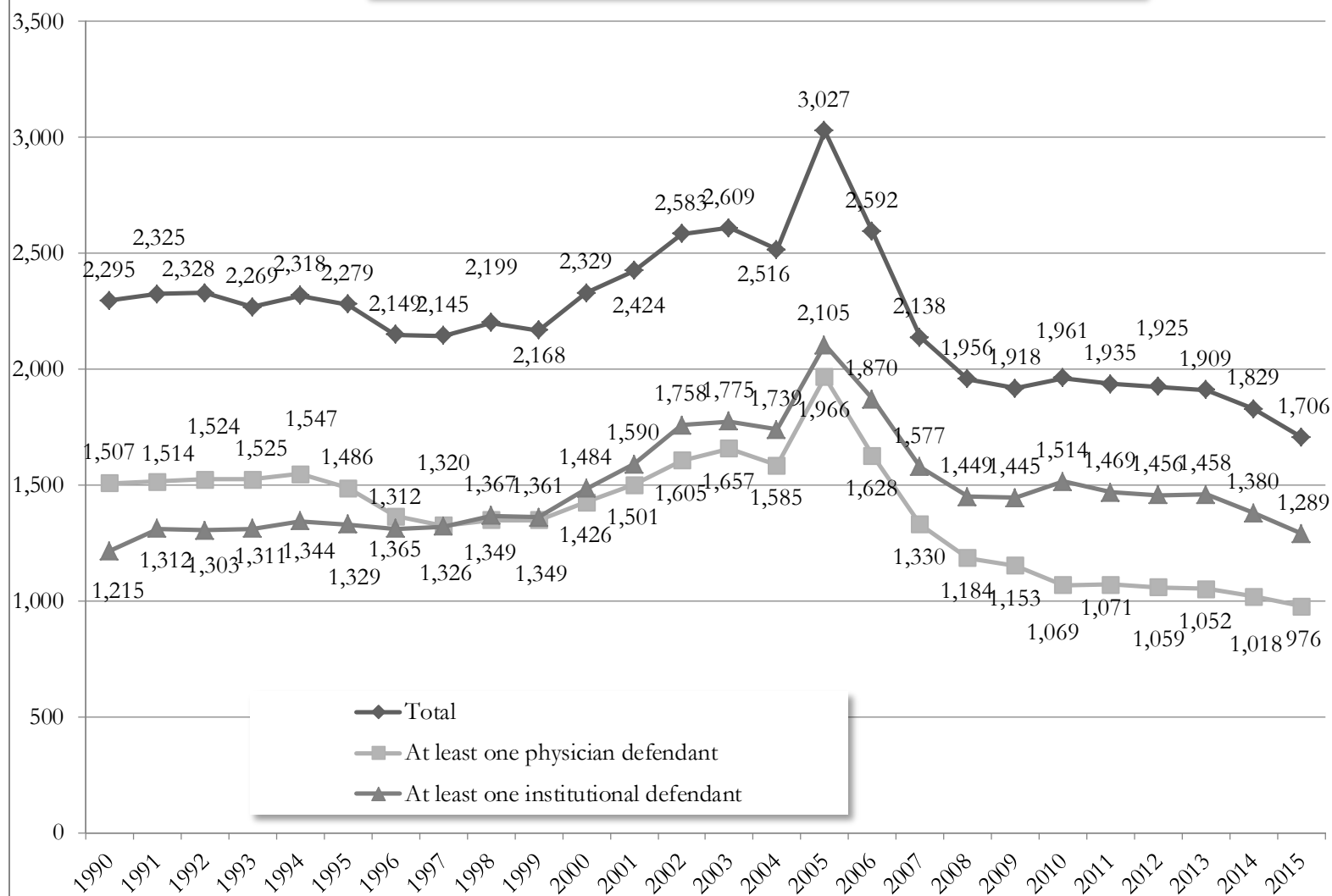


Claimants and Associated Number of Defendants By Report Year					
		Defendants			
Year Reported	Claimants	Physicians	Institutions	All Other	Total
1990	1,075	798	561	243	1,602
1991	1,122	901	643	192	1,736
1992	1,181	902	677	198	1,777
1993	1,141	934	681	185	1,800
1994	1,095	897	640	163	1,700
1995	1,163	933	709	186	1,828
1996	1,042	782	712	139	1,633
1997	1,002	708	664	163	1,535
1998	1,026	711	727	163	1,601
1999	1,017	728	715	171	1,614
2000	1,199	939	885	158	1,982
2001	1,033	813	809	171	1,793
2002	1,173	966	941	176	2,083
2003	1,012	800	795	187	1,782
2004	954	755	715	216	1,686
2005	1,514	1461	1229	260	2,950
2006	742	510	558	144	1,212
2007	824	612	673	164	1,449
2008	818	572	647	163	1,382
2009	908	679	778	151	1,608
2010	978	600	858	197	1,655
2011	889	616	756	205	1,577
2012	904	582	784	195	1,561
2013	871	608	779	170	1,557
2014	750	502	604	142	1,248
2015	672	473	571	114	1,158

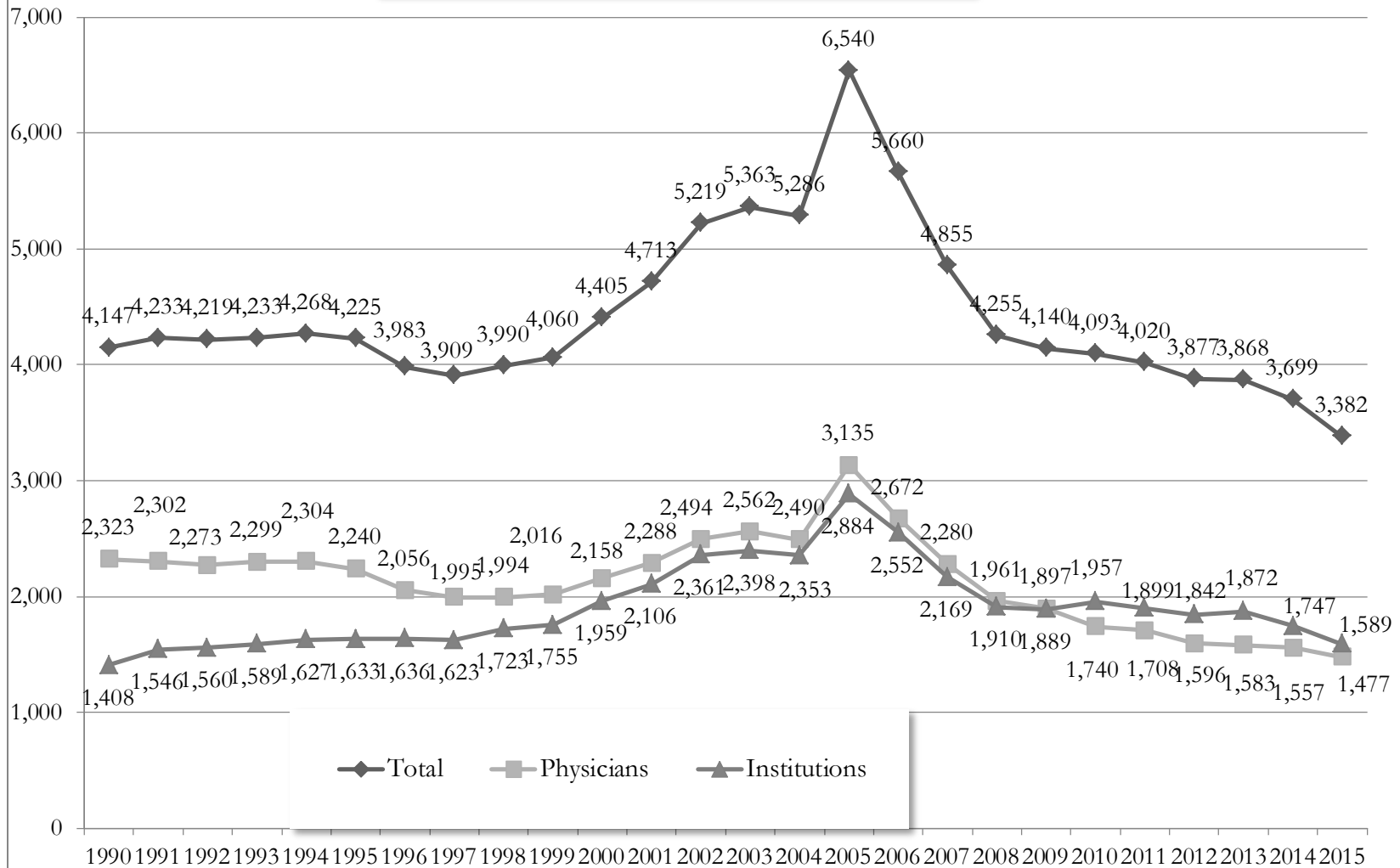
Number of New Claimants, by Report Year



Number of Claimants With Actions Pending at Year-End



Defendants With Claims Open At Year-End



Section VIII

Nature and Substance of Allegations and Outcomes

Recently, the DIFP added a new data field derived from the “allegation codes” used by the National Practitioner Databank (NPDB). The allegation code is a rudimentary typology that captures information about the nature and substance of the alleged medical error or omission. However, this field has proven quite limited. In many instances, it captures information at such a high level of generality as to be nearly tautological. For example, a high percentage of claims were coded as *improper performance*, a description that conveys no additional information beyond the knowledge obtained from the mere fact that a claim has been filed.

As part of data enhancements, additional typologies were developed to capture more meaningful details about the nature of allegations of malpractice. As of 2011, over 15,000 records have been manually reviewed and allegation and outcome codes were derived from the written narratives that accompany each claim that is filed with the DIFP. In addition, new classifications were developed to capture greater information about the nature and severity of injuries than was captured by the traditional 9-point injury severity scale. Basic tables derived from the recoded data are presented in this report.

Readers are cautioned that the figures presented in the following tables are not intended to be an absolute accounted of all types of errors. The number of occurrences will not reconcile with those presented in other sections of the report. This is because the data were produced prior to the due date for the filing on which the remainder of the report is based. In addition, some records had to be discarded due to missing or incomplete narratives. However, the numbers should provide readers with a good sense of typical allegations, as well as their relative (if not absolute) frequencies. The figures should be interpreted as an *undercount* of the true and (currently) unknown frequencies of various allegations.

Adverse Outcomes by Medical Category Closed Occurrences, 2002-2015			
Category	Claimants	Claimants With Payment	Average Indemnity Per Paid Claimant
Surgery	4,055	1,788	\$309,636
Diagnosis	2,301	1,075	\$413,565
Treatment (non-surgical)	2,290	1,048	\$236,305
Patient Safety / Ethics	1,856	845	\$130,433
Medication	1,139	519	\$180,419
Pregnancy & childbirth	789	389	\$739,007
Anesthesia	242	99	\$375,044
IV & Blood Products	197	113	\$155,598
Total	12,869	5,876	\$304,952

Category	Claimants	Claimants With Payment	Total Indemnity
Surgery	31.5%	30.4%	30.9%
Diagnosis	17.9%	18.3%	24.8%
Treatment	17.8%	17.8%	13.8%
Patient Safety / Ethics	14.4%	14.4%	6.2%
Medication	8.9%	8.8%	5.2%
Pregnancy & childbirth	6.1%	6.6%	16.0%
Anesthesia	1.9%	1.7%	2.1%
IV & Blood Products	1.5%	1.9%	1.0%
Total	100.0%	100.0%	100.0%

Allegations by Category, 2003-2015				
Allegation	Claimants	Claimants With Payment	Average Payment	Average Injury Severity
Alleged Diagnostic Failures				
Infectious Conditions				
Respiratory infections	53	27	\$261,534	7.0
Meningitis, encephalitis, and central nervous system infections	42	27	\$1,020,107	7.8
Digestive disorders	25	8	\$62,688	4.9
Musculoskeletal disorder order- excl. spine	15	10	\$806,500	5.6
Spine / spinal cord disorder	12	5	\$1,013,667	6.7
Septic condition	14	10	\$542,722	7.4
Heart Condition	11	5	\$377,000	8.5
Diseases of the genitourinary system	8	3	\$115,833	6.9
Integumentary system - skin, hair, nails etc.	8	2	\$600,000	4.3
Diseases of the reproductive system	6	4	\$179,737	6.5
Auditory condition	4	1	\$65,000	5.8
Blood and immune disorders	2	2	\$900,000	8.0
Visual condition	2	1	\$3,000	5.0
Diabetes	1	1	\$500,000	7.0
Development of gangrene or other necrotizing condition	1	1	\$733,000	9.0
Staph infection contracted during care	2	1	\$1,155,850	9.0
Unknown infections	41	21	\$399,441	6.2
Subtotal	297	154	\$500,807	6.7
Non-Infectious Conditions				
Cardiovascular Conditions				
Hematoma / aneurysm	56	33	\$469,762	8.0
Heart Condition	216	116	\$427,809	7.9
Embolism/ thrombosis	89	50	\$373,578	7.4
Ischemia / vascular deficiency	9	6	\$686,167	7.0
Stroke	140	65	\$555,317	6.6
Transient cerebral ischemic attacks and related	2	1	\$815,000	7.0
Subtotal	510	270	\$459,332	7.4
Cancers				
Breast	122	48	\$412,300	7.1
Respiratory	93	46	\$400,853	7.9

Allegations by Category, 2003-2015				
Allegation	Claimants	Claimants With Payment	Average Payment	Average Injury Severity
Digestive	74	34	\$471,767	7.4
Skin	39	18	\$428,611	6.2
Reproductive organs	35	18	\$389,936	7.7
Kidney, bladder and related	28	14	\$609,065	6.5
Thyroid and other endocrine glands	24	13	\$326,986	6.5
Bone & Cartilage	22	12	\$388,031	7.4
Oral	18	4	\$222,500	7.3
Central nervous system	12	8	\$148,213	7.7
Hodgkin's lymphoma, and related	10	3	\$604,500	7.5
Mesothelial and soft tissue	2			7.5
Unknown cancers	82	40	\$340,557	5.8
Subtotal	561	258	\$401,348	7.0
Traumatic Injuries				
Fractures	169	52	\$119,337	3.8
Spinal injuries	40	15	\$1,202,456	5.8
Trauma to internal organs	55	30	\$384,083	7.1
Injury to tendons or muscle	35	8	\$82,291	3.8
Poison, exposure to toxin	7	3	\$136,667	6.6
Neurological trauma	4	4	\$96,604	4.3
Dislocation w/out fracture	6	4	\$318,750	4.8
Cuts, burns, abrasions	2	1	\$200,000	4.0
Peripheral nervous system	2			5.0
Sprains or other soft tissue injury	1			3.0
Unknown trauma	3	1	\$170,000	3.7
Subtotal	324	118	\$0	0.0
Misc. Conditions				
Digestive disorders	173	86	\$413,009	5.9
Healthy patient misdiagnosed with condition	71	29	\$128,855	8.1
Spine / spinal cord disorder	48	17	\$589,490	5.8
Diseases of the genitourinary system	28	14	\$363,036	6.4
Diseases of the reproductive system	25	12	\$232,604	5.2
Endocrine, nutritional, and metabolic disorders	24	15	\$486,622	7.6
Musculoskeletal disorder order- excluding spine	21	6	\$615,000	4.2
Visual condition	18	11	\$550,554	6.1
Blood and immune disorders	15	9	\$599,352	6.9

Allegations by Category, 2003-2015				
Allegation	Claimants	Claimants With Payment	Average Payment	Average Injury Severity
Diabetes	12	7	\$322,157	6.1
Multiple sclerosis / other central nervous system disorder	10	3	\$1,128,333	7.1
Compartment syndrome	10	7	\$147,857	5.3
Other respiratory conditions	7	4	\$839,928	6.4
Hydrocephalus	4			7.3
Auditory condition	3	1	\$45,000	4.7
Epilepsy and related	3			8.3
Integumentary system - skin, hair, nails etc	1	1	\$125,000	4.0
Cerebral palsy	1	1	\$75,000	6.0
Development of fistula	1	1	\$35,000	3.0
Nerve root and plexis disorders	1			3.0
Gullian-Barre and related	1			3.0
Respiratory condition	1			9.0
Allergic reaction	1			6.0
Subtotal	479	224	\$401,362	6.3
Unknown Conditions	178	75	\$237,097	6.0
Complications of Anesthesia				
Intubation Injuries				
Failure to timely / properly intubate	11	10	\$646,100	8.6
Premature extubation	9	7	\$453,963	7.7
Injury during intubation	119	31	\$57,218	3.2
Endotracheal tube wrongly placed	2	1	\$175,000	3.0
Subtotal	141	49	\$236,479	3.9
Dosage / Agent Errors				
Wrong dosage administered	7	4	\$451,979	5.9
Wrong medication administered	2	2	\$17,500	2.5
Medication error	1	1	\$2,304	3.0
Injection into wrong body part	1			4.0
Subtotal	11	7	\$263,603	4.8
Cardiovascular / Respiratory Complications of Anesthesia				
Hypoxic injury	17	8	\$1,462,656	7.1
Ischemia / vascular deficiency	5	4	\$504,250	6.6
Myocardial infarction	2			6.0
Hematoma / aneurysm	1	1	\$300,000	9.0
Stroke	1			7.0

Allegations by Category, 2003-2015				
Allegation	Claimants	Claimants With Payment	Average Payment	Average Injury Severity
Subtotal	26	13	\$1,078,327	7.0
Misc. Anesthesia Complications				
Allergic reaction to medication	8	3	\$390,028	4.8
Other negative side-effect of medications	12	3	\$306,667	4.6
Cut, puncture, tear during injection	2	1	\$690,000	5.5
Injury from aspiration	2	1	\$25,000	5.5
Other respiratory distress	13	7	\$459,528	7.4
Anesthetic or intra-operative awareness	12	7	\$42,861	1.3
Other inadequate anesthetization	10	6	\$548,599	6.0
Injury from equipment malfunction	2	1	\$35,000	6.0
Subtotal	61	29	\$332,703	4.9
Unknown anesthesia injuries	3	1	\$30,000	9.0
Surgical Complications				
Cardiovascular / Respiratory Complications of Surgery				
Postoperative bleeding	99	46	\$577,727	7.0
Embolism/ thrombosis	70	36	\$265,340	7.3
Myocardial infarction	56	28	\$435,381	8.0
Ischemia / vascular deficiency	53	27	\$723,565	6.7
Hypoxia	30	17	\$972,564	7.9
Hematoma / aneurysm	28	20	\$582,862	6.9
Stroke	28	11	\$264,950	6.9
Excess blood loss during surgery or treatment	19	8	\$875,486	6.9
Injury from aspiration	15	5	\$165,613	6.3
Other respiratory distress	18	9	\$391,278	7.4
Subtotal	383	193	\$549,035	7.2
Complications With Implanted Prosthetic / Therapeutic or Other Devices				
Improper placement of prosthetic device	148	56	\$337,137	4.6
Incorrect prosthetic device, or wrong size	63	19	\$136,382	4.2
Improper placement of therapeutic device	58	29	\$256,980	5.6
Defective implant	16	3	\$105,000	4.1
Incorrect therapeutic device, or wrong size	4	2	\$338,500	5.3
Failure to introduce or remove other medical implement	3	1	\$70,000	3.7
Subtotal	292	110	\$272,594	4.7
Informed Consent Issues / Unnecessary Treatment				
Treatment lacked salutary effect	330	94	\$170,038	4.3

Allegations by Category, 2003-2015				
Allegation	Claimants	Claimants With Payment	Average Payment	Average Injury Severity
Unnecessary surgery or procedure	134	48	\$312,308	4.6
Did not consent to procedure	17	5	\$119,000	4.0
Failure to warn of risks of procedure	5	1	\$150,000	4.2
Subtotal	486	148	\$214,320	4.4
Surgical Trauma				
Unintentional cut, puncture, tear surgery	775	411	\$315,692	5.2
Other surgical injury - nerve injury	109	42	\$375,215	5.0
Injury from patient positioning	50	20	\$274,113	4.3
Injury from equipment malfunction	37	12	\$130,254	5.6
Other surgical injury - internal organ	34	10	\$179,996	5.1
Other injury incidental to medical procedure	34	18	\$261,361	4.5
Cut, puncture, tear during heart catheterization	33	14	\$761,174	6.5
Other surgical injury - central nervous system	18	10	\$858,500	6.8
Other surgical injury - impaired vision	14	7	\$300,714	4.7
Cut, puncture, tear during injection	11	4	\$82,500	4.9
Other surgical injury - fracture	11	2	\$30,000	3.9
Other surgical injury - peripheral nervous system	9	6	\$547,079	5.4
Injury from improper operation of equipment	7	5	\$175,815	5.1
Other surgical injury - morphology problem / disfigurement	6	3	\$366,667	5.3
Other surgical injury - non-fracture musculoskeletal injury	3			5.0
Not applicable, no allegation of medical injury	1			1.0
Other surgical injury - veins or arteries	1	1	\$202,000	9.0
Subtotal	1153	565	\$329,661	5.2
Surgical Infections				
Other infection contracted during care	371	122	\$355,112	5.1
Staph infection contracted during care	51	16	\$295,537	5.3
Development of septic condition during care	40	15	\$671,494	6.9
Pressure ulcers during care	20	12	\$184,792	4.5
Development of gangrene or other necrotizing condition	20	7	\$371,429	5.5
Subtotal	502	172	\$365,943	5.3
Problems with Surgical Site				
Other improper closure of surgical site	78	37	\$406,073	5.2
Sutures, staples, etc. improperly placed	56	27	\$633,583	5.3

Allegations by Category, 2003-2015				
Allegation	Claimants	Claimants With Payment	Average Payment	Average Injury Severity
Development of fistula	37	13	\$321,393	4.5
Other problem with surgical site	25	9	\$135,833	3.7
Failure in suture or ligature	3	1	\$225,000	4.0
Subtotal	199	87	\$433,989	4.9
Misc. Surgical Issues				
Foreign body retained	272	160	\$121,934	3.9
Misset fracture or non-union	107	42	\$224,207	4.4
Procedure performed on wrong body part	102	77	\$194,892	4.3
Inappropriate handling of transplantable material	43	40	\$170,362	6.1
Aborted surgery	25	9	\$70,483	3.6
Failure to identify or treat compartment syndrome	22	12	\$511,884	6.5
G-tube or feeding tube improperly placed or malfunction	18	13	\$146,385	7.3
Problem in post-surgical care	16	5	\$426,000	6.3
Allergic reaction to medical materials, excluding medications	13	4	\$141,625	3.2
Failed sterilization	13	6	\$68,500	1.8
Inappropriate temperature in local application	8	6	\$95,665	4.1
Contaminated substance taken or injected	7	3	\$213,333	3.0
Accidental or unnecessary sterilization	6			5.0
Retained body part	4	2	\$63,750	3.3
Non-administration of necessary care or other omission	2	1	\$10,000	4.0
Failure to stabilize prior to transfer / discharge	2	1	\$225,000	9.0
Wrong patient	2	1	\$122,000	5.0
Wrong fluid used in transfusion	1	1	\$175,000	6.0
Pathology specimen lost	1			1.0
Delay in scheduling surgery	1			2.0
Physician delay or failure to respond to call	1	1	\$5,500	3.0
Subtotal	667	384	\$167,744	4.3
Unknown	341	115	\$262,951	5.0
Medication-Related Allegations				
Dosage / Medication Errors				
Wrong medication	242	173	\$63,729	3.4
Wrong dosage	226	155	\$208,492	4.9

Allegations by Category, 2003-2015				
Allegation	Claimants	Claimants With Payment	Average Payment	Average Injury Severity
Medication administered via the wrong route	6	4	\$1,667,495	6.3
Agent use or selection error	1	1	\$1,200,000	9.0
Other medication error	16	9	\$160,444	3.9
Injection into wrong body part	4	2	\$1,293,750	6.3
Incorrect dilution of fluid	2			8.5
Injury from improper operation of equipment	3	2	\$426,250	3.7
Injury from equipment malfunction	2	1	\$1,250,000	5.5
Subtotal	502	347	\$165,260	4.2
Adverse Reactions to Correct Dose and Medication				
Cognitive & affective medicines	109	2	\$11,250	4.5
Anticoagulants	55	20	\$334,461	5.5
Weight loss medications	29			3.7
Pain management, narcotics	27	8	\$116,201	6.3
Antibiotics	21	6	\$338,333	5.2
Pain management, non-narcotics	16	1	\$100,000	6.1
Steroids	14	7	\$105,714	4.4
Heart medications	10	2	\$116,250	7.7
Anti-seizure medications	7	3	\$355,000	5.1
Cholesterol agents	7	1	\$100,000	4.7
diabetic medications	7	2	\$35,500	5.0
Digestives medications	6	3	\$312,500	6.0
Hypertension medications	6			5.0
Chemotherapy	6	1	\$5,000	7.0
Anti-inflammatory, excluding steroids	5			4.0
Sedatives & relaxants	4	2	\$267,500	7.3
Adrenaline & related	3	2	\$525,000	5.3
Hormonal treatments	3			4.7
Immune medications	3	1	\$325,000	5.3
Vaccines	2			6.0
Antiviral agents	2	2	\$1,145,500	5.0
Anti-parasitic agents	2	1	\$40,000	5.5
Topical applications	1			3.0
Antifungal agents	1			5.0
Unknown mediations	104	20	\$193,628	4.9
Subtotal	450	84	\$250,427	5.1
Allergic reaction to medication	70	35	\$134,227	4.3
Interaction of two or more medications	46	25	\$250,450	6.5

Allegations by Category, 2003-2015				
Allegation	Claimants	Claimants With Payment	Average Payment	Average Injury Severity
Injury from excessive use of medication	36	17	\$211,544	5.7
Addiction or withdrawal issues	16	4	\$27,031	3.2
Accident attributed to medicine	7	2	\$5,512	3.9
Premature cessation of medications	1			1.0
Excess blood loss during surgery or treatment	1	1	\$183	9.0
Other failure to effectively treat	1	1	\$215,000	9.0
Unknown	9	3	\$122,167	6.8
Subtotal	187	88	\$173,367	5.2
Compilations of IV & Blood Products				
IV infiltration event	113	65	\$88,018	4.2
Cut, puncture, tear during injection	29	13	\$48,155	3.6
Embolism/ thrombosis	9	4	\$285,275	3.9
Incorrect blood type	9	8	\$835,875	7.2
Staph infection contracted during care	6	3	\$678,667	5.0
Other infection contracted during care	6	5	\$45,060	3.3
Injection into wrong body part	4	4	\$104,375	4.3
Foreign body retained - during injection	3	3	\$21,667	3.7
Contaminated substance taken or injected	3	1	\$15,000	3.3
Inappropriate temperature in local application	2	2	\$77,500	4.5
Failure to identify or treat compartment syndrome	2			4.0
Wrong dosage administered	1	1	\$125,000	3.0
Wrong medication administered	1	1	\$19,500	4.0
Other negative side-effect of medications	1			9.0
Excessive amount of blood or other fluid	1	1	\$275,000	4.0
Incorrect dilution of fluid	1	1	\$54,000	4.0
Development of septic condition during care	1			9.0
Injury from improper operation of equipment	1			3.0
Unknown	4	1	\$20,000	4.3
Subtotal	197	113	\$155,598	4.2
Subtotal	197	113	\$155,598	4.2
Pregnancy & Childbirth				
Intrauterine hypoxia	114	68	\$1,524,533	7.5
Shoulder dystocia	86	46	\$605,379	5.8
Complications of placental disorders	49	23	\$1,070,553	7.9
Spontaneous abortion / stillbirth	46	22	\$149,402	7.9

Allegations by Category, 2003-2015				
Allegation	Claimants	Claimants With Payment	Average Payment	Average Injury Severity
Infections	39	15	\$1,221,200	6.2
Ectopic pregnancy	28	10	\$140,900	4.1
Cut, tear, perforation	28	9	\$372,469	4.3
Retained surgical or other material	27	17	\$148,533	3.6
Pre-term labor	22	8	\$409,063	6.9
Other birth injuries to central nervous system	20	14	\$806,629	7.1
Birth injury to peripheral nervous system	20	12	\$446,667	6.0
Eclampsia	18	8	\$788,932	7.2
Complications from disproportion	17	10	\$817,973	5.7
Injury to fetus or mother due to procedure unrelated to pregnancy	14	3	\$110,000	6.9
Cardiovascular complications of pregnancy	11	5	\$1,282,003	8.1
Intracranial laceration or hemorrhage due to birth injury	10	6	\$682,917	6.5
Fetal abnormality or damage	9	3	\$883,333	6.7
Other obstructed labor	9	6	\$168,333	6.4
Prolonged labor	8	5	\$1,213,800	6.6
Complications w/ abortion	7	3	\$43,333	5.4
Fetus / newborn affected by maternal condition unrelated to pregnancy	7	3	\$1,115,000	7.4
Inadequate anesthetization	5	2	\$26,450	2.4
Development of gangrene or other necrotizing condition	5	2	\$487,500	5.6
Complications of gestational diabetes	4	2	\$237,500	8.8
Complications of multiple gestation	4	1	\$300,000	8.5
Other obstetric trauma	4	2	\$275,000	7.0
Postpartum hemorrhage	4	2	\$475,000	7.0
Other injury incidental to medical procedure	4	2	\$475,000	7.3
Umbilical cord complications	3	1	\$175,000	7.0
Retained placenta and membranes	3			3.3
Other birth injuries	3	3	\$471,667	7.0
Development of fistula	3			4.3
Failure to stabilize prior to transfer / discharge	3	1	\$100,000	9.0
Postoperative bleeding	3	1	\$25,000	6.7
Other maternal complications related to pregnancy	2	2	\$210,000	9.0
Other fetal problems	2			9.0

Allegations by Category, 2003-2015				
Allegation	Claimants	Claimants With Payment	Average Payment	Average Injury Severity
RH Isoimmunization	2	2	\$136,329	5.0
Failed induction of labor	2	2	\$2,741,363	7.5
Deficient fetal growth rate	2	1	\$400,000	7.0
Seizure disorder of infant	2	1	\$100,000	7.0
Reaction to medication	2	1	\$50,000	9.0
Improper closure of surgical site	2	1	\$7,500	3.0
Unnecessary surgery or procedure	2	1	\$150,000	9.0
Failed resuscitation	2	1	\$200,000	9.0
Retained body part	2			4.5
Complications w hypertension	1			6.0
Complications from prolonged pregnancy	1	1	\$85,000	5.0
Respiratory distress of newborn	1	1	\$300,000	9.0
Pulmonary hemorrhage originating in the perinatal period	1	1	\$425,000	8.0
Hemolytic disease of fetus or newborn	1			9.0
Kernicterus	1	1	\$3,000,000	8.0
Metabolic / endocrine disorders of fetus or newborn	1	1	\$250,000	7.0
Mix-up of newborn at discharge	1			1.0
Wrong dosage administered	1			2.0
Inappropriate temperature in local application	1	1	\$10,000	3.0
Improper placement of therapeutic device	1			2.0
Failure to identify or treat compartment syndrome	1			3.0
Sutures, staples, etc improperly placed	1	1	\$85,000	3.0
Other respiratory distress	1			4.0
Development of septic condition during care	1	1	\$450,000	9.0
Other problem with surgical site	1			5.0
Failure to timely / properly intubate	1	1	\$300,000	7.0
Physician delay or failure to respond to call	1	1	\$1,725,000	7.0
Injury from equipment malfunction	1			3.0
Other injury unrelated to medical treatment	1	1	\$16,500	3.0
Not applicable, no allegation of medical injury	1	1	\$7,500	1.0
Unknown	107	49	\$495,334	6.9
Subtotal	788	388	\$740,886	6.5
Complications of Non-Surgical Treatment				
Cardiovascular / Respiratory Complications				

Allegations by Category, 2003-2015				
Allegation	Claimants	Claimants With Payment	Average Payment	Average Injury Severity
Myocardial infarction	38	19	\$382,018	8.1
Stroke	27	7	\$755,000	7.2
Embolism/ thrombosis	23	11	\$238,243	5.7
Hematoma / aneurysm	13	6	\$147,208	7.7
Hypoxia	11	7	\$303,714	8.6
Ischemia / vascular deficiency	9	3	\$391,667	6.7
Subtotal	121	53	\$365,061	7.3
Allegations Related to Medical & Biological Agents				
Overdose of radiation during therapy	78	65	\$327,800	6.6
Injection into wrong body part	8	3	\$248,333	6.0
Dosage failure in electroshock therapy	5	3	\$543,167	4.8
Extravasation from injection	5	4	\$63,802	3.2
Wrong fluid used in transfusion	5	5	\$287,000	4.8
Wrong dosage administered	4	2	\$683,354	5.0
Excessive amount of blood or other fluid	3	1	\$230,000	7.3
Incorrect dilution of fluid	3	2	\$47,500	4.0
Inadvertent exposure to radiation	2	2	\$42,500	6.5
Contaminated substance taken or injected	2			3.5
Incorrect blood type	1	1	\$150,000	6.0
Subtotal	115	87	\$312,051	6.1
Problem with Equipment				
Improper placement of therapeutic device	22	12	\$165,340	4.3
Injury from equipment malfunction	17	9	\$222,556	5.3
Incorrect therapeutic device, or wrong size	4	1	\$43,500	3.0
Improper placement of prosthetic device	3	1	\$20,000	3.7
Incorrect prosthetic device, or wrong size	2	1	\$2,000	2.5
Subtotal	48	24	\$168,857	4.4
Physical Injuries Resulting from Procedure				
Injury during physical therapy	179	81	\$104,622	3.7
Cut, puncture, tear during injection	110	48	\$218,027	4.4
Cut, puncture, tear during endoscopic exam	94	34	\$247,228	5.3
Cut, puncture, tear during other medical procedure	66	42	\$58,183	3.6
Cut, puncture, tear during other catheterization	53	20	\$109,679	4.6
Other injury incidental to medical procedure	35	15	\$57,283	3.7
Injury from improper operation of equipment	25	16	\$52,346	5.0

Allegations by Category, 2003-2015				
Allegation	Claimants	Claimants With Payment	Average Payment	Average Injury Severity
Inappropriate temperature in local application	23	18	\$30,353	3.8
Injury from patient positioning	12	1	\$150,000	3.7
Other injury unrelated to medical treatment	3	3	\$145,000	3.0
Injury during intubation	1	1	\$8,000	3.0
Subtotal	601	279	\$124,799	4.2
Infections & Related				
Pressure ulcers during care	265	148	\$173,435	6.5
Other infection contracted during care	168	62	\$233,337	4.8
Development of septic condition during care	24	13	\$467,102	7.8
Development of gangrene or other necrotizing condition	22	10	\$311,065	5.7
Staph infection contracted during care	15	2	\$30,000	3.8
Failure of sterile precautions	3	2	\$25,500	2.7
Subtotal	497	237	\$208,562	5.9
Retention of Foreign Object				
Foreign body retained - during other medical procedure	15	8	\$74,670	3.1
Foreign body retained - during injection	3			3.0
Foreign body retained - during endoscopic exam	1	1	\$35,000	3.0
Foreign body retained - during other catheterization	1			3.0
Subtotal	20	9	\$70,262	6.8
Delays and other omissions				
Non-administration of necessary care	161	69	\$289,227	6.4
Other failure to effectively treat	29	13	\$161,236	6.6
Failure to stabilize prior to transfer / discharge	27	15	\$387,472	7.2
Failure to timely / properly intubate	24	18	\$541,000	8.3
Delay in Emergency Department	20	7	\$798,760	5.7
Delay in treatment	14	5	\$408,363	6.1
Failure in follow-up care	13	4	\$356,250	6.0
Failure to monitor	13	8	\$391,813	7.9
Failure to warn of health hazard	12			7.0
Failure to make timely or appropriate referral	11	5	\$312,000	5.7
Failure to obtain informed consent	10	3	\$6,667	2.0
Delay in transport	9	4	\$402,069	7.3
Delay in scheduling surgery	7	4	\$372,402	8.0

Allegations by Category, 2003-2015				
Allegation	Claimants	Claimants With Payment	Average Payment	Average Injury Severity
Improper phone of other remote instructions	3	3	\$300,000	7.0
Physician delay or failure to respond to call	3	2	\$154,250	9.0
Failure to warn of risks of procedure	2			2.5
Deficient monitoring of patient status	2	2	\$253,449	5.0
Failure to communicate with patient	2	1	\$50,000	6.5
Subtotal	362	163	\$345,023	6.5
Misc. Complications of Non-Surgical Treatment				
Performance of inappropriate operation or procedure	3	2	\$67,000	4.3
Pathology specimen lost	1	1	\$1,000	1.0
Failure to identify or treat compartment syndrome	7	5	\$228,420	4.9
Procedure performed on wrong body part	5	3	\$678,333	3.6
Misset fracture or non-union	50	22	\$98,771	4.1
Sutures, staples, etc improperly placed	6	1	\$5,000	3.2
Injury from aspiration	24	11	\$328,439	7.4
Other respiratory distress	16	9	\$523,611	8.1
Development of fistula	1	1	\$123,000	6.0
Treatment lacked salutary effect	111	37	\$191,675	5.7
Allergic reaction to medical materials, excluding medications	21	9	\$68,799	4.3
Wrong patient	5	4	\$85,000	4.2
Inappropriate handling of transplantable material	4	1	\$20,000	1.0
Aborted treatment	2	1	\$12,500	3.0
Unnecessary surgery or procedure	14	3	\$61,667	3.5
Other problem with treatment site	2			2.5
Failed sterilization	2			1.5
Failed resuscitation	12	7	\$437,000	8.8
Premature extubation	2	1	\$175,000	6.5
Insurance coverage or monetary dispute	1			1.0
Failure to ensure proper nutrition or hydration	17	8	\$137,458	8.1
G-tube or feeding tube improperly placed or malfunction	13	5	\$1,875,000	7.5
Not applicable, no allegation of medical injury	7	3	\$91,667	1.7
Subtotal	326	134	\$167,777	4.4
Unknown	197	61	\$322,579	5.3

Allegations by Category, 2003-2015				
Allegation	Claimants	Claimants With Payment	Average Payment	Average Injury Severity
Patient Safety / Breach of Ethical or Regulatory Standard				
Fall while under care or on premises	774	464	\$126,218	4.8
Civil rights originating among incarcerated population	358	26	\$206,322	3.3
Injury during transporting or repositioning	130	82	\$89,709	4.2
Other injury unrelated to medical treatment	96	70	\$102,790	5.1
Breach of patient confidentiality	92	47	\$49,123	1.1
Other legal or ethical misconduct	70	17	\$97,816	1.3
All acts of self-harm	59	30	\$308,913	8.5
Sexual misconduct	52	22	\$87,557	1.3
Harmed by 3rd party	49	27	\$96,217	4.5
Assault & battery	26	13	\$79,769	2.6
False imprisonment	22	5	\$14,385	1.3
Breach of specific regulation	16	4	\$370,612	1.4
Failure to warn of health hazard	16	2	\$8,750	4.8
Refusal to treat / indifference	16	1	\$760,000	3.9
Injury from aspiration	12	4	\$570,000	7.8
Insurance coverage or monetary dispute	11	2	\$224,116	1.3
Elopement from facility	11	11	\$308,923	7.3
Patient abandonment	6	1	\$153,255	2.8
Abuse / neglect	6	2	\$181,250	6.3
Patient harmed third party	5	2	\$1,260,000	4.4
Injury while restraining patient or by security	5	3	\$103,352	4.2
Religious issues	3	2	\$31,250	2.3
Failure to ensure proper nutrition or hydration	3	1	\$2,500	7.3
Choking	2	1	\$274,998	9.0
EMTALA violation	2	1	\$2,000	2.0
Failure to communicate with patient	1			7.0
Injury from improper operation of equipment	1			4.0
Injury from equipment malfunction	1	1	\$40,000	9.0
Unknown	6	3	\$312,500	6.7
Subtotal	1851	844	\$130,811	4.1
Unknown Category				
Hypoxia	1			6.0
Stroke	1			5.0
Inappropriate temperature in local application	1			6.0

Allegations by Category, 2003-2015				
Allegation	Claimants	Claimants With Payment	Average Payment	Average Injury Severity
Injury from aspiration	1			3.0
Other infection contracted during care	1	1	\$425,000	5.0
Development of septic condition during care	1			9.0
Failed resuscitation	1			9.0
Other, no allegation of medical injury	6	2	\$11,500	1.0
Unknown	396	106	\$190,744	4.8

Injury Severity by Allegation Category, 2003-2015				
Outcome	Claimants	Claimants With Payment	Average Payment	Avg. Injury Severity (1-9)
Surgery Related				
Emotional distress	29	8	\$56,375	1.2
Physical pain, little loss of function	22	6	\$40,143	3.0
Skin - burns, lacerations, etc.	157	83	\$51,407	3.4
Soft tissue injury	12	6	\$95,382	3.7
Fracture	18	6	\$109,682	3.8
Skeletal problem from error	29	11	\$133,706	4.3
Fracture complicated by error	27	10	\$79,375	4.1
Skeletal problem complicated by error	100	24	\$205,085	4.1
Partial loss of function of limb	36	18	\$371,166	5.4
Full loss of function of limb	15	9	\$553,889	5.8
Amputation of fingers/toes	14	5	\$233,649	5.2
Amputation of hands/feet	3	2	\$375,000	6.3
Amputation of one limb	50	25	\$519,214	6.0
Amputation of two or more limbs	2	2	\$585,000	7.0
Amputation of other body part	74	37	\$419,377	5.5
Disfigurement / cosmetic	42	19	\$152,601	4.1
Other morphology problem	238	95	\$172,844	4.5
Cut, perforation, or tear of nerve	30	17	\$282,824	5.4
Other damage to nerve	317	132	\$319,976	5.0
Cauda equine syndrome	8	5	\$623,494	5.9
Brachial plexus disorders	3	2	\$142,500	4.3
Monoplegia - lower limb	3	1	\$30,000	6.0
Hemiplegia	7	4	\$1,006,250	6.9
Paraplegia	45	30	\$1,304,046	7.0
Quadriplegia	10	8	\$1,880,863	8.0
Other cognitive or neurological deficit	92	41	\$1,167,940	6.2
Damage to veins or arteries	12	4	\$117,047	4.7
Internal bleeding	46	12	\$353,101	4.2
Embolism/thrombosis	15	5	\$186,500	4.7
Ruptured aneurism	3	1	\$1,375	4.7
Stroke	23	9	\$521,612	6.2
Myocardial infarction	10	3	\$325,000	5.0
Contraction - staph infection	28	9	\$47,733	3.6
Contraction - meningitis	6	1	\$1,600,000	5.2

Injury Severity by Allegation Category, 2003-2015				
Outcome	Claimants	Claimants With Payment	Average Payment	Avg. Injury Severity (1-9)
Contraction - encephalitis	1			4.0
Contraction - peritonitis	11	6	\$234,250	4.4
Contraction - hepatitis	2	1	\$50,000	5.0
Progression - cancer	30	23	\$211,564	5.2
Contraction - sepsis	23	10	\$608,187	4.4
Contraction - gangrene / necrotizing condition	12	6	\$330,417	5.0
Contraction - other infection	233	66	\$240,341	3.9
Progression - non-infectious condition	4			5.0
Cut, perforation, tear to internal organ	281	125	\$304,101	4.5
Leakage from internal organ	19	8	\$257,500	3.8
Temp - partial loss of organ	29	6	\$142,871	3.7
Temp - full loss of organ	4	1	\$17,500	4.3
Perm - partial loss of organ	97	39	\$447,063	5.4
Perm - full loss of organ	11	7	\$818,143	14.8
Partial loss of mobility	4	1	\$200,000	4.8
Partial - loss of vision	92	38	\$240,153	5.2
Full - loss of vision	14	7	\$752,598	6.7
Partial - loss of hearing	9	6	\$172,917	5.1
Full - loss of hearing	1	1	\$225,000	6.0
Respiratory distress	8	2	\$22,250	4.0
Accidental / unnecessary sterilization	10	2	\$132,500	5.6
Coma	1	1	\$225,000	4.0
Unnecessary surgery with no complications	59	17	\$97,518	4.0
Unnecessary surgery with complications	9	2	\$87,500	3.9
Additional surgery necessary	633	289	\$144,510	4.5
Wrong site surgery	1	1	\$1,000,000	5.0
Unknown	315	106	\$196,083	3.8
Death	596	349	\$361,081	9.0
Subtotal	4,038	1,773	\$309,338	5.2
Anesthesia Related				
Emotional distress	8	4	\$19,382	1.0
Physical pain, little loss of function	13	4	\$56,201	2.1
Skin - burns, lacerations, etc.	3	1	\$3,048	3.0
Fracture from error	21	7	\$1,481	2.9
Skeletal problem from error	49	10	\$16,948	2.4
Fracture complicated by error	11	4	\$103,698	2.5

Injury Severity by Allegation Category, 2003-2015				
Outcome	Claimants	Claimants With Payment	Average Payment	Avg. Injury Severity (1-9)
Skeletal problem complicated by error	1			2.0
Amputation of two or more limbs	1	1	\$690,000	7.0
Amputation of other body part	1			3.0
Cut, perforation, or tear of nerve	1	1	\$502,740	6.0
Other damage to nerve	10	1	\$600,000	5.0
other cognitive or neurological deficit	29	17	\$1,154,580	6.6
Stroke	1			7.0
Myocardial infarction	1			3.0
Contraction - other infection	1			3.0
Cut, perforation, tear to internal organ	14	4	\$102,950	4.0
Temp - partial loss of organ	1	1	\$1,750	4.0
Perm - partial loss of organ	4	1	\$200,000	5.8
Partial - loss of vision	1	1	\$100,000	5.0
Full - loss of vision	1	1	\$1,667,700	6.0
Respiratory distress	9	3	\$20,000	3.3
Injury primarily psychological	1	1	\$110,000	4.0
Additional surgery necessary	4	3	\$70,310	3.5
Unknown	9	2	\$20,000	3.2
Death	44	31	\$410,078	9.0
Subtotal	239	98	\$386,067	4.6
Medication Related				
Emotional distress	55	19	\$11,676	1.3
Physical pain, little loss of function	57	31	\$28,436	2.5
Skin - burns, lacerations, etc	20	10	\$72,363	3.4
Soft tissue injury	1			3.0
Fracture from error	4	2	\$68,750	3.0
Skeletal problem from error	13	4	\$119,564	3.9
Fracture complicated by error	2	1	\$237,500	5.5
Skeletal problem complicated by error	2	1	\$25,000	3.5
Amputation of fingers/toes	2			5.0
Amputation of hands/feet	2	1	\$55,000	6.0
Amputation of one limb	2	2	\$405,000	6.5
Amputation of other body part	2	2	\$900,000	6.5
Disfigurement / cosmetic	1			4.0
Other morphology problem	3			3.7
Other damage to nerve	5	1	\$197,500	5.4

Injury Severity by Allegation Category, 2003-2015				
Outcome	Claimants	Claimants With Payment	Average Payment	Avg. Injury Severity (1-9)
Cauda equine syndrome	1	1	\$85,000	7.0
Hemiplegia	1	1	\$1,250,000	7.0
Paraplegia	5	2	\$692,233	7.0
Quadriplegia	1	1	\$875,000	8.0
Other cognitive or neurological deficit	51	27	\$549,754	5.1
Other nervous system impairment	1	1	\$100,000	5.0
Damage to veins or arteries	2	1	\$27,000	4.5
Internal bleeding	18	8	\$87,519	3.9
Embolism/thrombosis	1			4.0
Stroke	15	5	\$290,000	6.1
Myocardial infarction	11	4	\$92,202	4.5
Other ischemic or anoxic event	1	1	\$5,000	4.0
Progression - cancer	2			6.5
Contraction - sepsis	1	1	\$85,000	5.0
Contraction - gangrene / necrotizing condition	3	2	\$389,587	5.3
Progression - other infection	3	3	\$48,450	3.7
Progression - non-infectious condition	1	1	\$5,000	2.0
Cut, perforation, tear to internal organ	16	2	\$220,000	4.8
Temp - partial loss of organ	18	9	\$112,440	3.4
Temp - full loss of organ	6	3	\$165,833	3.8
Perm - partial loss of organ	76	9	\$182,778	5.0
Perm - full loss of organ	5	2	\$1,246,473	6.4
Partial loss of mobility	2	1	\$175,000	5.5
Partial - loss of vision	14	5	\$194,630	5.0
Full - loss of vision	3	1	\$1,804,000	6.7
Partial - loss of hearing	6	3	\$611,667	5.2
Respiratory distress	26	13	\$128,823	3.6
Coma	2	2	\$21,250	3.0
Death for cause NOC	1			4.0
Injury primarily psychological	3	1	\$280,000	3.7
Additional surgery necessary	1			4.0
Unknown	447	214	\$92,204	3.1
Death	235	122	\$271,515	9.0
Subtotal	1,150	520	\$179,614	4.7
Diagnosis Related				
Emotional distress	26	8	\$4,607	1.2

Injury Severity by Allegation Category, 2003-2015				
Outcome	Claimants	Claimants With Payment	Average Payment	Avg. Injury Severity (1-9)
Physical pain, little loss of function	18	2	\$55,000	3.1
Skin - burns, lacerations, etc.	5			4.2
Soft tissue injury	1	1	\$30,000	3.0
Fracture from error	4	1	\$32,500	3.3
Skeletal problem from error	36	10	\$222,400	3.8
Fracture complicated by error	79	23	\$47,295	3.5
Skeletal problem complicated by error	44	10	\$150,174	4.0
Partial loss of function of limb	13	7	\$274,286	5.2
Full loss of function of limb	2			5.5
Amputation of fingers/toes	6	4	\$76,875	5.0
Amputation of hands/feet	9	3	\$176,667	5.6
Amputation of one limb	35	23	\$613,622	6.1
Amputation of two or more limbs	2	2	\$350,000	7.0
Amputation of other body part	65	31	\$529,132	10.3
Disfigurement / cosmetic	2	1	\$200,000	4.0
Other morphology problem	57	17	\$122,865	4.2
Cut, perforation, or tear of nerve	1			5.0
Other damage to nerve	36	16	\$245,156	4.8
Cauda equine syndrome	4	3	\$835,015	6.5
Cerebral palsy	1			7.0
Hemiplegia	6	3	\$141,667	6.8
Paraplegia	36	19	\$1,383,074	6.9
Quadriplegia	10	7	\$2,402,143	8.0
other cognitive or neurological deficit	116	52	\$777,271	6.2
Other nervous system impairment	1			6.0
Damage to veins or arteries	1			3.0
Internal bleeding	24	6	\$288,333	4.5
Embolism/thrombosis	12	1	\$750	4.0
Ruptured aneurism	1			7.0
Stroke	39	21	\$844,423	6.5
Myocardial infarction	20	11	\$377,727	4.9
Contraction - staph infection	1			4.0
Progression- staph infection	7	3	\$75,333	3.9
Progression - meningitis	11	7	\$1,025,429	6.1
Progression - encephalitis	1	1	\$1,275,000	7.0
Contraction - peritonitis	2	2	\$287,500	5.0
Progression - cancer	299	132	\$437,146	6.3

Injury Severity by Allegation Category, 2003-2015				
Outcome	Claimants	Claimants With Payment	Average Payment	Avg. Injury Severity (1-9)
Contraction - sepsis	9	6	\$337,500	3.8
Progression - sepsis	4	3	\$366,498	5.0
Contraction - gangrene / necrotizing condition	1			3.0
Progression - gangrene / necrotizing condition	1			4.0
Contraction - other infection	10	2	\$590,000	3.7
Progression - other infection	32	6	\$200,742	4.0
Progression - non-infectious condition	40	14	\$122,999	3.5
Cut, perforation, tear to internal organ	30	16	\$147,565	4.0
Leakage from internal organ	26	16	\$128,832	4.0
Temp - partial loss of organ	18	3	\$218,333	3.5
Temp - full loss of organ	4	3	\$199,167	3.8
Perm - partial loss of organ	52	21	\$494,093	5.3
Perm - full loss of organ	8	7	\$517,418	6.1
Partial - loss of vision	24	12	\$324,883	5.8
Full - loss of vision	16	11	\$689,366	6.8
Partial - loss of hearing	7	2	\$97,500	4.9
Full - loss of hearing	1	1	\$1,850,000	6.0
Respiratory distress	7	3	\$151,111	4.6
Accidental / unnecessary sterilization	1	1	\$443,750	6.0
Coma	1			6.0
Injury primarily psychological	1			1.0
Legal or ethical issue	1	1	\$35,000	1.0
Unnecessary surgery - no complications	12	6	\$178,495	4.0
Unnecessary surgery - complications	3			4.7
Additional surgery necessary	37	13	\$105,962	3.9
Unknown	106	29	\$200,803	3.7
Death	807	458	\$353,798	9.0
Subtotal	2,292	1,061	\$409,349	6.6
Treatment Related				
Emotional distress	63	13	\$26,469	1.1
Physical pain, little loss of function	41	15	\$13,247	2.5
Skin - burns, lacerations, etc	190	102	\$47,913	3.4
Soft tissue injury	13	4	\$138,000	3.5
Fracture from error	52	23	\$23,185	3.4
Skeletal problem from error	56	18	\$82,840	3.6

Injury Severity by Allegation Category, 2003-2015				
Outcome	Claimants	Claimants With Payment	Average Payment	Avg. Injury Severity (1-9)
Fracture complicated by error	36	6	\$20,009	8.2
Skeletal problem complicated by error	54	12	\$74,580	3.4
Partial loss of function of limb	7	2	\$96,250	4.3
Full loss of function of limb	4	3	\$130,000	6.3
Amputation of fingers/toes	31	14	\$154,909	5.2
Amputation of hands/feet	14	3	\$80,571	5.6
Amputation of one limb	47	23	\$365,391	6.0
Amputation of two or more limbs	6	1	\$750,000	7.2
Amputation of other body part	23	6	\$161,250	6.5
Disfigurement / cosmetic	2	1	\$37,500	3.5
Other morphology problem	56	24	\$122,781	4.3
Cut, perforation, or tear of nerve	8	3	\$168,333	4.8
Other damage to nerve	105	42	\$170,836	4.4
Cauda equine syndrome	1			5.0
Brachial plexus disorders	2	1	\$10,000	3.0
Hemiplegia	5	1	\$200,000	6.6
Paraplegia	13	10	\$661,206	7.0
Quadriplegia	2	2	\$1,150,000	8.0
other cognitive or neurological deficit	50	36	\$1,410,509	6.0
Damage to veins or arteries	2			4.0
Internal bleeding	20	4	\$9,188	3.8
Embolism/thrombosis	12	6	\$18,763	3.8
Ruptured aneurism	1			5.0
Stroke	25	17	\$751,069	6.0
Myocardial infarction	9	1	\$30,000	4.1
Other ischemic or anoxic event	1			5.0
Contraction - staph infection	14	1	\$235,000	3.4
Progression- staph infection	2	1	\$25,000	2.5
Contraction - meningitis	3	1	\$80,000	4.7
Contraction - peritonitis	1			7.0
Contraction - hepatitis	3			4.0
Progression - hepatitis	11			2.0
Progression - cancer	15	6	\$142,495	5.2
Contraction - sepsis	13	7	\$682,190	4.9
Contraction - gangrene / necrotizing condition	7	5	\$205,000	4.6
Contraction - other infection	178	76	\$142,939	3.9

Injury Severity by Allegation Category, 2003-2015				
Outcome	Claimants	Claimants With Payment	Average Payment	Avg. Injury Severity (1-9)
Progression - other infection	22	6	\$77,054	2.9
Progression - non-infectious condition	20	4	\$97,273	2.7
Cut, perforation, tear to internal organ	81	27	\$165,693	4.1
Leakage from internal organ	2	1	\$275,000	5.0
Temp - partial loss of organ	19	7	\$71,898	3.3
Temp - full loss of organ	2			3.5
Perm - partial loss of organ	24	11	\$954,616	5.5
Perm - full loss of organ	2	1	\$500,000	5.0
Malnutrition / dehydration	4	3	\$31,467	2.8
Partial loss of mobility	2			5.5
Partial - loss of vision	19	8	\$315,925	5.5
Full - loss of vision	8	4	\$1,048,358	6.4
Partial - loss of hearing	11	5	\$96,300	4.7
Respiratory distress	15	7	\$329,036	3.7
Coma	4	1	\$1,862,500	6.8
Injury primarily psychological	1			1.0
Legal or ethical issue	1			3.0
Unnecessary surgery - no complications	3	2	\$925,000	4.3
Additional surgery necessary	60	21	\$74,729	3.8
Unknown	335	103	\$106,012	3.2
Death	696	386	\$248,825	9.0
Subtotal	2,529	1,087	\$241,452	5.4
IV and Blood Products Related				
Emotional distress	1	1	\$15,000	1.0
Physical pain, little loss of function	3	2	\$8,250	3.3
Skin - burns, lacerations, etc	26	13	\$81,629	3.7
Soft tissue injury	2	2	\$46,971	4.0
Fracture from error	1			4.0
Skeletal problem from error	7	4	\$24,500	3.4
Partial loss of function of limb	1	1	\$135,000	6.0
Full loss of function of limb	2	1	\$100,000	6.0
Amputation of fingers/toes	1	1	\$300,000	5.0
Amputation of hands/feet	3	2	\$2,575,000	6.0
Amputation of one limb	1	1	\$1,100,000	6.0
Amputation of other body part	1	1	\$100,000	6.0
Other morphology problem	1	1	\$31,000	5.0

Injury Severity by Allegation Category, 2003-2015				
Outcome	Claimants	Claimants With Payment	Average Payment	Avg. Injury Severity (1-9)
Cut, perforation, or tear of nerve	2	1	\$50,000	5.5
Other damage to nerve	64	33	\$80,993	4.2
Paraplegia	1			7.0
Quadriplegia	1	1	\$2,000,000	8.0
other cognitive or neurological deficit	1	1	\$1,000,000	8.0
Damage to veins or arteries	2	1	\$40,000	3.0
Internal bleeding	1			3.0
Embolism/thrombosis	10	4	\$51,275	3.6
Contraction - staph infection	5	2	\$18,000	3.4
Contraction - gangrene / necrotizing condition	4	4	\$17,125	4.3
Contraction - other infection	9	7	\$38,400	3.7
Temp - partial loss of organ	1			3.0
Respiratory distress	1	1	\$140,000	3.0
Additional surgery necessary	10	7	\$51,643	3.8
Unknown	24	16	\$109,832	3.7
Death	11	6	\$147,000	9.0
Subtotal	197	114	\$155,110	4.3
Pregnancy & Childbirth				
Emotional distress	11	3	\$10,000	1.0
Physical pain, little loss of function	14	3	\$17,833	2.8
Skin - burns, lacerations, etc	14	8	\$51,756	3.2
Fracture from error	2			3.0
Skeletal problem from error	1			1.0
Fracture complicated by error	1			3.0
Amputation of fingers/toes	1	1	\$55,000	5.0
Amputation of other body part	7	1	\$10,000	4.9
Other morphology problem	5	3	\$153,333	5.8
Other damage to nerve	19	5	\$236,000	5.0
ERBS palsy	24	12	\$404,375	6.0
Cauda equine syndrome	1	1	\$175,000	5.0
Brachial plexus disorders	55	34	\$486,061	6.0
Cerebral palsy	54	40	\$1,708,946	7.7
Hemiplegia	1	1	\$2,500,000	7.0
Paraplegia	6	5	\$1,090,000	7.2
Quadriplegia	18	11	\$1,772,273	8.0
other cognitive or neurological deficit	166	85	\$1,312,836	6.8

Injury Severity by Allegation Category, 2003-2015				
Outcome	Claimants	Claimants With Payment	Average Payment	Avg. Injury Severity (1-9)
Other nervous system impairment	3	1	\$250,000	4.7
Internal bleeding	3			3.0
Embolism/thrombosis	1			3.0
Contraction - staph infection	2	1	\$135,000	3.5
Progression- staph infection	2			5.0
Contraction - meningitis	3			4.7
Contraction - gangrene / necrotizing condition	3	1	\$700,000	4.3
Contraction - other infection	13	2	\$23,550	3.5
Cut, perforation, tear to internal organ	21	10	\$310,100	4.5
Leakage from internal organ	1	1	\$18,000	5.0
Temp - partial loss of organ	2	1	\$85,000	3.5
Temp - full loss of organ	1	1	\$220,000	4.0
Perm - partial loss of organ	6	2	\$75,000	5.8
Perm - full loss of organ	2			6.0
Partial - loss of vision	4	1	\$155,000	5.5
Full - loss of vision	1			6.0
Respiratory distress	1			4.0
Accidental / unnecessary sterilization	3			5.0
Death for cause NOC	9	5	\$96,000	4.1
Injury primarily psychological	1	1	\$20,400	4.0
Additional surgery necessary	37	16	\$162,826	3.8
Death	218	116	\$354,774	9.0
Unknown	48	15	\$365,336	4.8
Subtotal	785	387	\$738,373	6.6
Patient Safety				
Emotional distress	323	105	\$61,904	1.1
Physical pain, little loss of function	38	10	\$19,452	2.2
Skin - burns, lacerations, etc	74	48	\$48,391	3.0
Soft tissue injury	13	7	\$55,500	2.8
Fracture from error	380	236	\$88,380	3.5
Skeletal problem from error	76	43	\$44,278	3.1
Fracture complicated by error	26	11	\$36,397	3.0
Skeletal problem complicated by error	39	7	\$117,093	2.9
Partial loss of function of limb	1	1	\$650,000	6.0
Amputation of fingers/toes	7	2	\$18,078	5.3
Amputation of hands/feet	1	1	\$185,000	6.0

Injury Severity by Allegation Category, 2003-2015				
Outcome	Claimants	Claimants With Payment	Average Payment	Avg. Injury Severity (1-9)
Amputation of one limb	5	2	\$1,162,500	6.0
Amputation of two or more limbs	1	1	\$608,384	7.0
Amputation of other body part	2			7.0
Other morphology problem	5			3.6
Other damage to nerve	2	1	\$10,000	4.5
Brachial plexus disorders	1			4.0
other cognitive or neurological deficit	8	6	\$961,667	6.1
Internal bleeding	22	13	\$582,259	4.5
Embolism/thrombosis	1			3.0
Stroke	2	2	\$137,500	6.0
Myocardial infarction	3			5.0
Progression - cancer	1			8.0
Contraction - sepsis	1			5.0
Contraction - other infection	2	1	\$10,000	2.0
Progression - other infection	7			2.3
Progression - non-infectious condition	13			2.5
Cut, perforation, tear to internal organ	3			3.0
Temp - partial loss of organ	2	1	\$30,000	3.5
Perm - partial loss of organ	11			5.0
Partial - loss of vision	3	2	\$176,250	4.0
Partial - loss of hearing	1			5.0
Respiratory distress	4	2	\$166,250	5.0
Coma	2	1	\$2,520,000	7.0
Injury primarily psychological	9	4	\$78,438	1.4
Legal or ethical issue	5	2	\$3,250	2.2
Additional surgery necessary	4	3	\$50,000	3.8
Unknown	249	93	\$68,288	3.3
Death	354	232	\$200,705	9.0
Subtotal	1,701	837	\$128,370	4.1
Unknown Allegation				
Skin - burns, lacerations, etc	3	1	\$15,000	4.7
Fracture from error	2			3.0
Skeletal problem from error	1			4.0
Amputation of one limb	1	1	\$125,000	6.0
Amputation of other body part	1	1	\$453,238	5.0
Other damage to nerve	3	3	\$300,000	5.0

Injury Severity by Allegation Category, 2003-2015				
Outcome	Claimants	Claimants With Payment	Average Payment	Avg. Injury Severity (1-9)
other cognitive or neurological deficit	4	1	\$300,000	5.3
Contraction - other infection	1	1	\$425,000	5.0
Perm - partial loss of organ	2	1	\$750,000	4.5
Partial - loss of vision	1	1	\$100,000	6.0
Partial - loss of hearing	2			6.0
Respiratory distress	1			3.0
Unknown	277	70	\$205,637	2.9
Death	127	40	\$203,392	9.0
Subtotal	426	120	\$213,321	4.8

Section IX

Premium and Loss Data by Company

This section contains the written premium, earned premium, paid losses, incurred losses, market share and loss ratio of all licensed medical malpractice writers in Missouri (i.e. excluding excess and surplus lines carriers). The data were derived from the Missouri Supplement to the Annual Statement. Data are presented for five market segments:

Physicians & Surgeons

Hospitals

Dentists

Nurses

All Other

The reports are presented in descending order of market share by company. The data presented in this exhibit is independent from the claim data used in the preceding tables.

**All Medical Malpractice
2015 Financial Data for Missouri**

NAIC Group Code	NAIC Co Code	Company Name	Market Share	Direct Premium Written	Direct Premium Earned	Loss Adjustment Expense	Direct Paid Losses	Direct Incurred Losses	Loss Ratio
0861	27642	Missouri Hospital Plan	21.6%	\$24,709,906	\$25,263,756	\$4,485,595	\$7,728,950	\$4,831,455	19.1%
0031	11843	Medical Protective Company	13.0%	\$14,823,012	\$14,884,158	\$1,872,814	\$5,516,493	\$2,860,993	19.2%
4782	11582	Missouri Professionals Mutual-Physicians Prof.	9.3%	\$10,676,340	\$11,707,964	\$6,339,167	\$8,243,353	\$2,493,262	21.3%
0861	10686	Medical Liability Alliance	8.6%	\$9,790,893	\$9,847,920	\$2,683,868	\$3,093,000	\$2,929,300	29.7%
2698	33391	Proassurance Indemnity Company Inc	8.4%	\$9,587,987	\$10,260,356	\$1,178,809	\$1,883,160	\$1,151,558	11.2%
1282	33200	Norcal Mutual Insurance Company	8.3%	\$9,496,575	\$5,857,716	\$2,539,006	\$0	\$3,618,381	61.8%
0831	34495	Doctors Company An Interins Exchange	6.8%	\$7,772,200	\$8,045,310	\$3,215,165	\$6,866,536	-\$902,449	-11.2%
0000	11964	Missouri Doctors Mutual Insurance Company	3.4%	\$3,881,131	\$3,818,213	\$738,061	\$847,000	-\$370,754	-9.7%
0218	20427	American Casualty Company Of Reading PA	2.2%	\$2,545,148	\$2,553,138	\$178,973	\$730,303	-\$701,642	-27.5%
4790	16942	MMIC Insurance Inc	2.2%	\$2,545,141	\$2,796,228	\$183,348	\$1,794,000	\$488,863	17.5%
0000	13073	Keystone Mutual Insurance Company	1.8%	\$2,055,287	\$1,923,311	\$276,943	\$477,500	\$361,585	18.8%
2638	15865	NCMIC Insurance Company	1.5%	\$1,704,631	\$1,731,248	\$265,234	\$325,000	\$481,611	27.8%
0000	44083	Preferred Physicians Medical Risk Retention G	1.4%	\$1,613,899	\$1,608,043	\$490,920	\$1,370,000	-\$176,643	-11.0%
0000	35904	Health Care Indemnity Inc	1.3%	\$1,470,621	\$1,470,621	-\$2,149	\$750,000	-\$119,774	-8.1%
0000	12361	Galen Insurance Company	1.1%	\$1,221,204	\$1,216,119	\$44,722	\$1,770,000	\$3,710,102	305.1%
4837	34703	Kansas Medical Mutual Insurance Company	0.9%	\$1,011,762	\$1,011,762	\$301,210	\$110,000	-\$155,931	-15.4%
0000	19348	Capson Physicians Insurance Company	0.8%	\$957,413	\$1,152,888	\$849,903	\$440,000	-\$191,347	-16.6%
0626	22667	Ace American Insurance Company	0.8%	\$928,202	\$964,215	\$280,352	\$416,000	\$88,026	9.1%
0000	13194	Physicians Insurance Mutual	0.8%	\$911,005	\$911,954	\$179,520	\$80,000	\$605,001	66.3%
0111	19917	Liberty Insurance Underwriters Inc	0.8%	\$907,600	\$871,389	\$155,656	\$232,000	\$298,892	34.3%
2638	11127	Professional Solutions Insurance Company	0.7%	\$792,871	\$806,813	\$38,054	\$175,000	\$101,407	12.6%
0501	35157	Fair American Insurance And Reinsurance Co	0.7%	\$757,267	\$771,808	\$176,699	\$99,500	\$50,906	6.6%
0775	13714	Pharmacists Mutual Insurance Company	0.5%	\$613,553	\$604,053	\$92,381	\$40,408	-\$39,291	-6.5%
2698	14460	Podiatry Insurance Company Of America	0.5%	\$572,146	\$633,361	\$215,461	\$515,661	\$411,656	65.0%

**All Medical Malpractice
2015 Financial Data for Missouri**

NAIC Group Code	NAIC Co Code	Company Name	Market Share	Direct Premium Written	Direct Premium Earned	Loss Adjustment Expense	Direct Paid Losses	Direct Incurred Losses	Loss Ratio
0218	20443	Continental Casualty Company	0.5%	\$517,317	\$424,689	\$144,141	\$61,289	\$225,378	53.1%
4782	13816	MPM Insurance Company Of Kansas	0.4%	\$470,566	\$461,754	\$96,968	\$0	\$221,137	47.9%
0012	19445	National Union Fire Insurance Company Of Pitt	0.3%	\$380,415	\$353,381	\$257,897	\$120,667	-\$113,064	-32.0%
3239	16624	Allied World Specialty Insurance Company	0.3%	\$323,297	\$341,962	-\$90,011	\$0	-\$60,237	-17.6%
0244	10677	Cincinnati Insurance Company The	0.2%	\$267,234	\$256,097	\$49,605	\$294,366	\$74,919	29.3%
1282	12754	Medicus Insurance Company	0.1%	\$121,973	\$3,179,500	-\$217,126	\$2,277,500	\$1,842,939	58.0%
0508	10801	Fortress Insurance Company	0.1%	\$99,726	\$101,293	\$10,499	\$12,500	\$5,215	5.1%
4851	18767	Church Mutual Insurance Company	0.1%	\$98,075	\$157,873	\$1,072	\$0	-\$3,828	-2.4%
0361	19720	American Alternative Insurance Corporation	0.1%	\$96,950	\$144,880	\$2,153	\$0	-\$11,027	-7.6%
1129	27154	Atlantic Specialty Insurance Company	0.1%	\$94,890	\$94,717	\$65,670	\$57,000	\$42,570	44.9%
0098	25224	Great Divide Insurance Company	0.1%	\$83,641	\$72,785	\$8,868	\$0	\$21,865	30.0%
2698	10222	Paco Assurance Company Inc	0.1%	\$82,001	\$81,875	\$7,762	\$3,219	\$3,245	4.0%
0012	19380	American Home Assurance Company	0.1%	\$69,966	\$69,735	\$31,259	\$0	\$12,748	18.3%
0176	25143	State Farm Fire And Casualty Company	0.1%	\$59,165	\$60,610	-\$1,275	\$0	-\$1,279	-2.1%
1120	10120	Everest National Insurance Company	0.0%	\$43,812	\$40,864	-\$95	\$0	-\$2,463	-6.0%
1154	36234	Preferred Professional Insurance Company	0.0%	\$40,721	\$11,202	-\$17,688	\$0	-\$44,689	-398.9%
2358	32921	Ismie Mutual Insurance Company	0.0%	\$30,249	\$20,584	-\$26,421	\$0	-\$49,730	-241.6%
0244	23280	Cincinnati Indemnity Company Inc	0.0%	\$27,318	\$28,265	\$3,457	\$0	-\$1,350	-4.8%
0140	22209	Freedom Specialty Insurance Company	0.0%	\$13,489	\$17,898	\$4,185	\$0	\$2,584	14.4%
0012	23809	Granite State Insurance Company	0.0%	\$10,208	\$19,603	\$15,405	\$3,000	\$2,778	14.2%
0084	26344	Great American Assurance Company	0.0%	\$7,364	\$3,013	\$151	\$0	\$1,055	35.0%
0000	37540	Beazley Insurance Company Inc	0.0%	\$6,504	\$2,097	\$551	\$0	\$3,231	154.1%
0244	28665	Cincinnati Casualty Company The	0.0%	\$6,199	\$3,119	\$489	\$0	\$183	5.9%
0111	24732	General Insurance Company Of America	0.0%	\$4,239	\$3,369	\$697	\$0	\$1,662	49.3%
0158	25054	Hudson Insurance Company	0.0%	\$2,359	\$2,018	\$0	\$0	\$735	36.4%
0761	21857	American Insurance Company The	0.0%	\$2,141	\$2,213	\$33,375	\$207,500	-\$223,525	-10,100%

**All Medical Malpractice
2015 Financial Data for Missouri**

NAIC Group Code	NAIC Co Code	Company Name	Market Share	Direct Premium Written	Direct Premium Earned	Loss Adjustment Expense	Direct Paid Losses	Direct Incurred Losses	Loss Ratio
0761	22810	Chicago Insurance Company	0.0%	\$465	\$1,043	-\$9,158	\$1,075,000	-\$530,067	-50,821%
3098	18058	Philadelphia Indemnity Insurance Company	0.0%	\$74	\$22	\$4	\$0	\$7	31.8%

**Physicians and Surgeons Coverage
Financial Data from 2015**

NAIC Group Code	NAIC Co Code	Company Name	Market Share	Direct Premium Written	Direct Premium Earned	Loss Adjustment Expense	Direct Paid Losses	Direct Incurred Losses	Loss Ratio
0031	11843	Medical Protective Company	15.2%	\$11,378,263	\$11,276,879	\$2,399,787	\$4,334,993	\$1,274,493	11.3%
4782	11582	Missouri Professionals Mutual-Physicians Prof	14.2%	\$10,676,340	\$11,707,964	\$6,339,167	\$8,243,353	\$2,493,262	21.3%
1282	33200	Norcal Mutual Insurance Company	12.7%	\$9,496,575	\$5,857,716	\$2,539,006	\$0	\$3,618,381	61.8%
0861	10686	Medical Liability Alliance	12.4%	\$9,323,336	\$9,387,463	\$2,683,868	\$2,408,000	\$764,660	8.1%
2698	33391	Proassurance Indemnity Company Inc	11.9%	\$8,890,545	\$9,581,998	\$891,309	\$1,881,345	\$1,235,423	12.9%
0831	34495	Doctors Company An Interins Exchange	10.4%	\$7,772,200	\$8,045,310	\$3,215,165	\$6,866,536	-\$902,449	-11.2%
0000	11964	Missouri Doctors Mutual Insurance Company	5.2%	\$3,881,131	\$3,818,213	\$738,061	\$847,000	-\$370,754	-9.7%
4790	16942	MMIC Insurance Inc	3.3%	\$2,470,751	\$2,716,736	\$182,189	\$1,790,000	\$475,149	17.5%
0000	13073	Keystone Mutual Insurance Company	2.7%	\$2,055,287	\$1,923,311	\$276,943	\$477,500	\$361,585	18.8%
0000	44083	Preferred Physicians Medical RRG	2.2%	\$1,613,899	\$1,608,043	\$490,920	\$1,370,000	-\$176,643	-11.0%
0000	12361	Galen Insurance Company	1.6%	\$1,221,204	\$1,216,119	\$44,722	\$1,770,000	\$3,710,102	305.1%
4837	34703	Kansas Medical Mutual Insurance Company	1.3%	\$1,011,762	\$1,011,762	\$301,210	\$110,000	-\$155,931	-15.4%
0000	19348	Capson Physicians Insurance Company	1.3%	\$957,413	\$1,152,888	\$849,903	\$440,000	-\$191,347	-16.6%
0000	13194	Physicians Insurance Mutual	1.2%	\$911,005	\$911,954	\$179,520	\$80,000	\$605,001	66.3%
0111	19917	Liberty Insurance Underwriters Inc	1.2%	\$907,600	\$871,389	\$155,656	\$232,000	\$298,892	34.3%
0501	35157	Fair American Insurance And Reinsurance Co	1.0%	\$757,267	\$771,808	\$176,699	\$99,500	\$50,906	6.6%
2638	11127	Professional Solutions Insurance Company	0.8%	\$610,550	\$635,290	\$3,734	\$175,000	\$52,217	8.2%
4782	13816	MPM Insurance Company Of Kansas	0.6%	\$470,566	\$461,754	\$96,968	\$0	\$221,137	47.9%
3239	16624	Allied World Specialty Insurance Company	0.4%	\$322,725	\$341,532	-\$90,011	\$0	-\$60,343	-17.7%
1282	12754	Medicus Insurance Company	0.2%	\$121,973	\$3,179,500	-\$217,126	\$2,277,500	\$1,842,939	58.0%
1129	27154	Atlantic Specialty Insurance Company	0.1%	\$94,890	\$94,717	\$65,670	\$57,000	\$42,570	44.9%
2358	32921	Ismie Mutual Insurance Company	0.0%	\$30,249	\$20,584	-\$26,421	\$0	-\$49,730	-241.6%
0140	22209	Freedom Specialty Insurance Company	0.0%	\$13,489	\$17,898	\$4,185	\$0	\$2,584	14.4%
0626	22667	Ace American Insurance Company	0.0%	\$7,507	\$6,226	-\$52,141	\$36,000	-\$16,371	-262.9%
0000	37540	Beazley Insurance Company Inc	0.0%	\$6,504	\$2,097	\$551	\$0	\$3,231	154.1%
1154	36234	Preferred Professional Insurance Company	0.0%	\$5,633	\$1,568	-\$17,688	\$0	-\$44,689	-2850.1%
0111	24732	General Insurance Company Of America	0.0%	\$2,219	\$2,102	\$435	\$0	\$1,037	49.3%

**Physicians and Surgeons Coverage
Financial Data from 2015**

NAIC Group Code	NAIC Co Code	Company Name	Market Share	Direct Premium Written	Direct Premium Earned	Loss Adjustment Expense	Direct Paid Losses	Direct Incurred Losses	Loss Ratio
0761	21857	American Insurance Company The	0.0%	\$2,141	\$2,213	\$33,375	\$207,500	-\$223,525	10100.5%
3098	18058	Philadelphia Indemnity Insurance Company	0.0%	\$74	\$22	\$4	\$0	\$7	31.8%
0012	19445	National Union Fire Insurance Co Of Pitt. PA	0.0%	-\$1,339	-\$1,339	-\$908	\$0	-\$201,658	15060.3%

Hospitals Financial Data from 2015									
NAIC Group Code	NAIC Co Code	Company Name	Market Share	Direct Premium Written	Direct Premium Earned	Loss Adjustment Expense	Direct Paid Losses	Direct Incurred Losses	Loss Ratio
0861	27642	Missouri Hospital Plan	92.5%	\$24,709,906	\$25,263,756	\$4,485,595	\$7,728,950	\$4,831,455	19.1%
0000	35904	Health Care Indemnity Inc	5.5%	\$1,470,621	\$1,470,621	-\$2,149	\$750,000	-\$119,774	-8.1%
0218	20443	Continental Casualty Company	1.0%	\$278,897	\$232,861	\$0	\$36,000	\$100,958	43.4%
0361	19720	American Alternative Insurance	0.4%	\$96,950	\$144,880	\$2,153	\$0	-\$11,027	-7.6%
0626	22667	Ace American Insurance Company	0.2%	\$55,007	\$55,007	\$54,769	\$0	\$17,197	31.3%
0012	19445	National Union Fire Insurance	0.2%	\$48,546	\$41,200	\$32,911	\$0	\$175	0.4%
2698	33391	Proassurance Indemnity Company	0.2%	\$43,747	\$51,676	\$81,569	\$0	-\$169,200	-327.4%
4790	16942	MMIC Insurance Inc	0.1%	\$16,822	\$18,470	\$1,159	\$0	\$6,463	35.0%
Total			100%	\$26,720,496	\$27,278,471	\$4,656,007	\$8,514,950	\$4,656,247	17.07%

**Dentists
Financial Data from 2015**

NAIC Group Code	NAIC Co Code	Company Name	Market Share	Direct Premium Written	Direct Premium Earned	Loss Adjustment Expense	Direct Paid Losses	Direct Incurred Losses	Loss Ratio
0031	11843	Medical Protective Company	64.2%	\$2,629,760	\$2,770,155	\$28,027	\$1,181,500	\$1,063,000	38.4%
2698	33391	Proassurance Indemnity Company Inc	10.2%	\$418,752	\$389,722	\$205,931	\$1,815	\$126,577	32.5%
0012	19445	National Union Fire Insurance	8.1%	\$333,208	\$313,520	\$225,894	\$120,667	\$88,419	28.2%
0218	20443	Continental Casualty Company	5.8%	\$238,420	\$191,828	\$144,141	\$25,289	\$124,420	64.9%
2638	11127	Professional Solutions Insurance	4.5%	\$182,321	\$171,523	\$34,320	\$0	\$49,190	28.7%
0508	10801	Fortress Insurance Company	2.4%	\$99,726	\$101,293	\$10,499	\$12,500	\$5,215	5.1%
0244	10677	Cincinnati Insurance Company The	2.0%	\$83,435	\$89,465	\$21,728	\$87,260	\$61,149	68.3%
0012	19380	American Home Assurance Company	1.7%	\$69,966	\$69,735	\$31,259	\$0	\$12,748	18.3%
0012	23809	Granite State Insurance Company	0.2%	\$10,208	\$19,603	\$15,405	\$3,000	\$2,778	14.2%
0244	23280	Cincinnati Indemnity Company Inc	0.2%	\$10,004	\$9,879	\$1,858	\$0	\$1,691	17.1%
0775	13714	Pharmacists Mutual Insurance	0.2%	\$8,247	\$6,963	\$0	\$0	\$0	0.0%
0176	25143	State Farm Fire And Casualty Company	0.1%	\$5,429	\$5,526	-\$1,275	\$0	-\$1,279	-23.1%
0244	28665	Cincinnati Casualty Company The	0.1%	\$5,326	\$3,010	\$467	\$0	\$155	5.1%
Total			100%	\$4,094,802	\$4,142,222	\$718,254	\$1,432,031	\$1,534,063	37.03%

Nurses Financial Data from 2015									
NAIC Group Code	NAIC Co Code	Company Name	Market Share	Direct Premium Written	Direct Premium Earned	Loss Adjustment Expense	Direct Paid Losses	Direct Incurred Losses	Loss Ratio
0218	20427	American Casualty Company Of Reading	72.0%	\$1,288,503	\$1,367,880	\$136,959	\$500,000	-\$548,993	-40.1%
2698	33391	Proassurance Indemnity Company Inc	13.1%	\$234,943	\$236,960	\$0	\$0	-\$41,242	-17.4%
0031	11843	Medical Protective Company	9.3%	\$167,045	\$255,021	\$3,000	\$0	\$16,000	6.3%
0176	25143	State Farm Fire And Casualty Company	3.0%	\$53,736	\$55,084	\$0	\$0	\$0	0.0%
0244	10677	Cincinnati Insurance Company The	1.7%	\$30,487	\$22,986	\$1,373	\$0	-\$4,773	-20.8%
0084	26344	Great American Assurance Company	0.4%	\$7,364	\$3,013	\$151	\$0	\$1,055	35.0%
1120	10120	Everest National Insurance Company	0.2%	\$2,873	\$4,188	-\$95	\$0	-\$95	-2.3%
0244	23280	Cincinnati Indemnity Company Inc	0.2%	\$2,837	\$3,309	\$327	\$0	-\$724	-21.9%
0158	25054	Hudson Insurance Company	0.1%	\$2,359	\$2,018	\$0	\$0	\$735	36.4%
Total			100%	\$1,790,147	\$1,950,459	\$141,715	\$500,000	-\$578,037	-29.6%

All Other Providers Financial Data from 2015									
NAIC Group Code	NAIC Co Code	Company Name	Market Share	Direct Premium Written	Direct Premium Earned	Loss Adjustment Expense	Direct Paid Losses	Direct Incurred Losses	Loss Ratio
2638	15865	NCMIC Insurance Company	25.5%	\$1,704,631	\$1,731,248	\$265,234	\$325,000	\$481,611	27.8%
0218	20427	American Casualty Company Of Reading	18.8%	\$1,256,645	\$1,185,258	\$42,014	\$230,303	-\$152,649	-12.9%
0626	22667	Ace American Insurance Company	12.9%	\$865,688	\$902,982	\$277,724	\$380,000	\$87,200	9.7%
0031	11843	Medical Protective Company	9.7%	\$647,944	\$582,103	-\$558,000	\$0	\$507,500	87.2%
0775	13714	Pharmacists Mutual Insurance Company	9.0%	\$605,306	\$597,090	\$92,381	\$40,408	-\$39,291	-6.6%
2698	14460	Podiatry Insurance Company Of America	8.6%	\$572,146	\$633,361	\$215,461	\$515,661	\$411,656	65.0%
0861	10686	Medical Liability Alliance	7.0%	\$467,557	\$460,457	\$0	\$685,000	\$2,164,640	470.1%
0244	10677	Cincinnati Insurance Company The	2.3%	\$153,312	\$143,646	\$26,504	\$207,106	\$18,543	12.9%
4851	18767	Church Mutual Insurance Company	1.5%	\$98,075	\$157,873	\$1,072	\$0	-\$3,828	-2.4%
0098	25224	Great Divide Insurance Company	1.3%	\$83,641	\$72,785	\$8,868	\$0	\$21,865	30.0%
2698	10222	Paco Assurance Company Inc	1.2%	\$82,001	\$81,875	\$7,762	\$3,219	\$3,245	4.0%
4790	16942	MMIC Insurance Inc	0.9%	\$57,568	\$61,022	\$0	\$4,000	\$7,251	11.9%
1120	10120	Everest National Insurance Company	0.6%	\$40,939	\$36,676	\$0	\$0	-\$2,368	-6.5%
1154	36234	Preferred Professional Insurance	0.5%	\$35,088	\$9,634	\$0	\$0	\$0	0.0%
0244	23280	Cincinnati Indemnity Company Inc	0.2%	\$14,477	\$15,077	\$1,272	\$0	-\$2,317	-15.4%
0111	24732	General Insurance Company Of America	0.0%	\$2,020	\$1,267	\$262	\$0	\$625	49.3%
0244	28665	Cincinnati Casualty Company The	0.0%	\$873	\$109	\$22	\$0	\$28	25.7%
3239	16624	Allied World Specialty Insurance	0.0%	\$572	\$430	\$0	\$0	\$106	24.7%
0761	22810	Chicago Insurance Company	0.0%	\$465	\$1,043	-\$9,158	\$1,075,000	-\$530,067	-
Total			100%	\$6,688,948	\$6,673,936	\$371,418	\$3,465,697	\$2,973,750	44.6%

Insurance Consumer Hotline

Contact DIFP's Insurance Consumer Hotline
if you have questions about your insurance policy or to
file a complaint against an insurance company or agent:

difp.mo.gov

800-726-7390



DIFP

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